THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee FHA

Name: Christopher M Waits
S&K #: 02-1793-L
FHA #: 483-279285
Loan#: 5265899921

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 11, 2000, recorded in Instrument No. 200005240052111, Register's Office of Davidson County, Tennessee, Christopher M. Waits conveyed to Advantage Title & Escrow, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Instrument No. 20020717-0085979, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on August 7, 2002 at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Washington Mutual Bank, FA, successor to Washington Mutual Home Loans, Inc. f/k/a PNC Mortgage Corp. of America, whose address is 75 North Fairway Drive, Vernon Hills, IL 60061, at and for the sum of $92,945.68, that being the highest and best bid offered; and,

WHEREAS, the said Washington Mutual Bank, FA, successor to Washington Mutual Home Loans, Inc. f/k/a PNC Mortgage Corp. of America has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Washington Mutual Bank, FA, successor to Washington Mutual Home Loans, Inc. f/k/a PNC Mortgage Corp. of America, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in OLD HICKORY, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 113 on the Plan of Village of Old Hickory, Section A of record in Plat Book 1424, Page 68, Register's Office for said County, Tennessee, to which reference is hereby made for a more complete description.

Davidson County DEEDTRS
Recvd: 04/01/03 12:05 3pgs
Fees:17.00 Taxes:0.00



20030401-0042667

This legal description is identical with that in Trust Deed recorded in Instrument No. 200005240052111, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 200005240052111, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Instrument No. 200005240052110, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Denise Griffin, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the August 7, 2002.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 7, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

12/20/05
My commission expires:

Notary Public

JENA R. SINCLAIR
NOTARY PUBLIC AT LARGE
SHELBY CO., TN
MY COMM EXP Dec. 20, 2005

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 606 LAWRENCE STREET, OLD HICKORY, TN 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Golden Feather Realty Services, Inc.
180 N. Lasalle, Suite 1900
Chicago, IL 60601

ATTENTION: Single Family Property Disposition Branch

S & K File #02-1793-L
Map & Parcel -44-11/109

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