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

Fitzgerald

Davidson County DEEDTRS
Recvd: 07/08/03 10:43 2pgs
Fees:12.00 Taxes:0.00

20030708-0093500

Name: James Fitzgerald and wife, Kelly

S&K#: 03-1509
FHA #: 483-3009377703
Loan#: 11987192

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 13, 2001, recorded in Instrument No. 20011126-0128670, Register's Office of DAVIDSON County, Tennessee, James Fitzgerald and Kelly Fitzgerald, married conveyed to Auborn L. Hager, III, 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. 20030514-0065606, 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 June 18, 2003 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 in interest to HomeSide Lending, Inc., whose address is 8120 Nations Way Building 100, Jacksonville, FL, 32256, at and for the sum of $154,446.02, that being the highest and best bid offered; and,

WHEREAS, the said WASHINGTON MUTUAL BANK, FA, successor in interest to HomeSide Lending, Inc. 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 in interest to HomeSide Lending, Inc., 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 ANTIOCH, County of DAVIDSON, State of Tennessee, to-wit:

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

Lot Number 77, Hickory Highland Place, Section Two, Phase One of record in Instrument Number 199912230306510 and 199912230306511, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Trust Deed recorded in Instrument No. 20011126-0128670, 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. 20011126-0128670, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Instrument No. 20011126-0128669, 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 June 18, 2003.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 18, 2003, 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.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO. TN

12/20/05
My commission expires Notary Public

My Comm. Exp. 12-20-05

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4404 WINTON DRIVE, ANTIOCH, TN 37013

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.
2500 Michelson, Suite 100
Irvine, CA 92612

ATTENTION: Single Family Property Disposition Branch

S & K File #03-1509
Map & Parcel - 163-02-0-026

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