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: James A. Kennedy
and Marcia D. Kennedy
S&K#: 02-3796
FHA #: 483-221058-703
Loan#: 0000448197

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 27, 1994, recorded in Book 9560, Page 955, Register's Office of DAVIDSON County, Tennessee, James A. Kennedy and Marcia D. Kennedy, married conveyed to Phillip Stephen Freeman, 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 20030106-0001786, 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 February 5, 2003 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 ALLIANCE MORTGAGE COMPANY, whose address is 8120 Nations Way Building 100, Jacksonville, FL, 32256, at and for the sum of $66,158.70, that being the highest and best bid offered; and,

WHEREAS, the said ALLIANCE MORTGAGE COMPANY 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 ALLIANCE MORTGAGE COMPANY, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, 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 NASHVILLE, County of DAVIDSON, State of Tennessee, to-wit:

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

Being part of the Bell Grimes Tract of record in Book 2744, Page 237, Register's Office for Davidson County, Tennessee, described in part according to an August 3, 1979, survey by John B. Kohl, III, Tennessee Registered Surveyor, No. 100, as follows:

Davidson County DEEDTRS
Recvd: 07/30/03 13:07 3pgs
Fees:17.00 Taxes:0.00
20030730-0107522

Beginning at a point on the northerly margin of Bell Grimes Lane located westerly 620.0 feet, more or less, from the westerly margin of Dickerson Pike; said point also being the southeasterly corner of the Herbert M. Fuller property of record in Book 3940, Page 17, Register's Office for said county; thence with Fuller's easterly property line, northerly 171.6 feet to a point; thence south 80 degrees 30 minutes east 70.5 feet to a point; thence southerly 164.9 feet to a point on the northerly margin of Bell Grimes Lane; thence with said margin westerly 70.0 feet to the point of beginning.

This legal description is identical with that in Deed recorded in Book 9560, Page 955, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 9560, Page 955, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9560, Page 952, 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 Joe M. Kirsch, 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 Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the February 5, 2003.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 5, 2003, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch 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:

JENA R. SINCLAIR
NOTARY PUBLIC AT LARGE
SHELBY CO., TN
My Comm. Exp. 12-20-05

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1108 BELL GRIMES LANE, ,NASHVILLE, TN, 37207

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 #02-3796
Map & Parcel - 41-8-57

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