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: Selvin Avila Albarado

Davidson County DEEDTRS
Recvd: 08/12/03 13:54 3pgs
Fees:17.00 Taxes:0.00
20030812-0115337

S&K#: 03-2072
FHA #: 483-3145533-703
Loan#: 53480471

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated August 30, 2002, recorded in Instrument No. 20020906-0108394, Register's Office of Davidson County, Tennessee, Selvin Avila Albarado conveyed to Leon Sharber, 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. 20030613-0082043, 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 July 16, 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 PNC Mortgage Corp. of America, whose address is P.O. Box 1169 , Milwaukee, WI, 53201-1169, at and for the sum of $88,975.78, that being the highest and best bid offered; and,

WHEREAS, the said WASHINGTON MUTUAL BANK, FA, successor in interest to 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 in interest to 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 NASHVILLE, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 20-F on the Final Plan of Joywood Heights, Section 3, not of record, and described as follows:

Beginning on the westerly margin of Jones Avenue at a point 70.7 feet north of the northeast corner of Lot Number 21, being the northeast corner of the property conveyed to Thomas Henry Speight, Jr., and wife, by deed from Bobby Gray Angela and wife, of record in Book 3466, Page 397, Register's Office for said County; thence with said Avenue, northwardly 70 feet to southeast corner of the property conveyed to James L. Merritt and wife, by deed from Charles C. Busby, of record in Book 3613, Page 562, said Register's Office; thence with the southerly line of said Merritt property, southwestwardly 275 feet to the easterly line of Lot Number 19, the northwest corner of said Speight property; thence with the northerly line of said Speight property, eastwardly 275 feet to the beginning, said lot being triangular in shape.

This legal description is identical with that in Trust Deed recorded in Instrument No. 20020906-0108394, 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. 20020906-0108394, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Instrument No. 20020906-0108393, 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 July 16, 2003.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On July 16, 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.

DEBRA JO STURGEON
NOTARY PUBLIC AT LARGE
SHELBY CO. TN
My Comm Exp. 7-29-03

7-29-03
My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 2820 JONES AVENUE, 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 #03-2072
Map & Parcel - 60-16-126.00

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