Tennessee FHA
Map # 175-8-22

Tonita Phillips
Principal # 004094792-1
FHA # 483-259148296

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 21, 1998, and recorded in Book 11083 Page 929, in the Register's Office of Davidson County, Tennessee, Tonita J. Phillips, conveyed to Kathryn L. Harris Trustee(s), 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. 20030226-0025611 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 said Deed of Trust by which advertisement the sale was appointed to be held on April 1, 2003, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of the Courthouse, of Davidson County, Tennessee; 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 Mortgage Electronic Registration Systems, Inc., a corporation, at and for the sum of One Hundred Eight Thousand Three Hundred Dollars and 00/100, that being the highest and best bid offered; and,

WHEREAS, the said Mortgage Electronic Registration Systems, Inc. has assigned its interests in the said property to The Secretary of Housing and Urban Development of 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 Mortgage Electronic Registration Systems, Inc. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development of 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:

Land in Davidson County, Tennessee, being Lot No.64 on the Plan of Hickory Woods Estates, Section 1 of record in Plat Book 6900, Page 509,Register's Office for said County, to which reference is made for a more complete description.

Tonita Phillips obtained title to the above referenced real estate by Deed of record in Book 11083, Page 927, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 12/12/03 09:05 2pgs
Fees:12.00 Taxes:0.00
20031212-0178195

Subject to any unpaid taxes.

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 The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	107,483.00
	$108,300.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, on April 1, 2003 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On April 1, 2003, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, 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.

NOTARY PUBLIC

My Commission Expires:

BRENDA DOYLE NOTARY PUBLIC AT LARGE SHELBY CO., TN MY COMM. EXP. 11-14-04

NO TAX

PROPERTY ADDRESS
3940 Rock Creek Drive
Antioch, Tennessee 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Golden Feather Realty Services, Inc.
180 N. LaSalle, Suite 1900
Chicago, IL 60601

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

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