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

Michelle Cowart

Davidson County DEEDTRS
Recvd: 01/08/04 11:08 2pgs
Fees:12.00 Taxes:0.00



20040108-0003155

Name: Eddie Gene Cowart and wife, Denise

S&K#: 03-0748
FHA #: 483-2170610
Loan#: 307884

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 1, 1994, recorded in Book 9398, Page 384, Register's Office of DAVIDSON County, Tennessee, Eddie G. Cowart and Denise M. Cowart, husband and wife conveyed to Carol Conatser, 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. 20030327-0040272, 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 13, 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 Bank of America, N.A. successor by merger to BA Mortgage LLC, whose address is 101 E Main St Ste 400, Louisville, KY, 40202-1384, at and for the sum of $62,203.39, that being the highest and best bid offered; and,

WHEREAS, the said Bank of America, N.A. successor by merger to BA Mortgage LLC 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 Bank of America, N.A. successor by merger to BA Mortgage LLC, 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 OLD HICKORY, County of DAVIDSON, State of Tennessee, to-wit:

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

The southerly 138 feet of Lot 8 and the easterly 10 feet of the southerly 138 feet of Lot 7 on the plan of the Life and Casuality Insurance Company property ay Old Hickory, Davidson County, Tennessee, of record in Plat Book 974, Page 11, Register's Office for Davidson County, Tennessee, and being described as follows:

Said parts of Lots 7 and 8 front together 70 feet on the northeasterly side of Hamblin Avenue, and extends back between lines 138 feet on a line in the rear on which it measures 70 feet thereon.

This legal description is identical with that in Trust Deed recorded in Book 9398, Page 384, 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 9398, Page 384, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 9398, Page 381, 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 August 13, 2003.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 13, 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.

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

9/20/05
My commission expires

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 109 HAMBLEN AVENUE, 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.
2500 Michelson, Suite 100
Irvine, CA 92612

ATTENTION: Single Family Property Disposition Branch

S & K File #03-0748
Map & Parcel - 53-12-215.00

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