RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Richard L. Harriford and Michelle Y. Harriford

GRANTEE
Secretary of Housing and Urban Development of Washington, D.C.

Davidson County DEEDTRS
Recvd: 01/20/04 09:30 3pgs
Fees:17.00 Taxes:0.00
20040120-0007271

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 31, 2000 and recorded on August 14, 2000 as Instrument No. 20000814008046l in the Register's Office of Davidson County, Tennessee, Richard L. Harriford, and Michelle Y. Harriford conveyed to Donald A. Gilliam of Rutherford County, Tennessee, as Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for NVR Mortgage Finance, Inc., 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 has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on November 24, 2003 as Instrument No. 20031124-0170438 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has 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 notice was given that the sale was to be held on December 17, 2003 at the Gaylord Entertainment Center in Nashville, 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., at and for the sum of $113,343.79, that being the highest and best bid offered; and

WHEREAS, the said Mortgage Electronic Registration Systems, Inc. has assigned its interest in the said property to the Secretary of Housing and Urban Development of Washington, D.C., and unto its successors and assigns; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said 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, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Secretary of Housing and Urban Development of Washington, D.C., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Being Lot Number 14 on the Plan of A Horizontal Property Regime (Private Element) Phase 1, Smith Springs Townhomes, of record in Book 11700, Page 16, as revised in Book 11700, Page 42, Register's Office for Davidson County,

Tennessee, to which plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Richard L. Harriford and Michelle Y. Harriford, husband and wife by Warranty Deed from NVR, Inc., T/A Ryan Homes, being recorded immediately prior to the recording hereof.

Commonly known as: 3401 Anderson Road, Antioch, Tennessee 37013

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto the Secretary of Housing and Urban Development of Washington, D.C., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 17th day of December, 2003.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 17th day of December, 2003.

R. Denice Taylor
Notary Public

My Commission Expires:

R. DENICE TAYLOR NOTARY PUBLIC PULASKI COUNTY, ARKANSAS MY COMM. EXP. 09-12-12

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $0.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

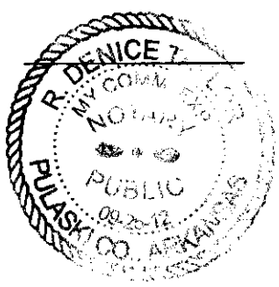
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 17th day of December, 2003.

R. Denice Taylor
Notary Public

My Commission Expires:



PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
c/o Golden Feather Realty Services, Inc.
2500 Michelson Avenue, Suite 100
Irvine, California 92616

Parcel No. 136-15-0-B-14.00 CO

FHA No. 483-2830790-729
DSTDeedforHUD_BBoone_031217_1053

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388