TENNESSEE\FHA
MAP: #164-16-A-61CO

GARY GLOVER
COLUMBIA: #4343303
FHA: #483-295071703

Davidson County DEEDTRS
Recvd: 11/22/04 15:29 2pgs
Fees:12.00 Taxes:0.00
20041122-0139989

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 31, 2001, and recorded in REGISTER'S INSTRUMENT: #20010611-0061188, in the Register's Office of Davidson County, Tennessee, Gary K. Glover, Rita D. Glover, husband and wife, conveyed to Gregg S. Murphy 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 REGISTER'S INSTRUMENT: #20020412-0045426, 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 October 26, 2004, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center, 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 COLUMBIA NATIONAL INCORPORATED, a corporation, at and for the sum of ONE HUNDRED TWENTY EIGHT THOUSAND AND 00/100, that being the highest and best bid offered; and,

WHEREAS, the said COLUMBIA NATIONAL INCORPORATED 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 COLUMBIA NATIONAL INCORPORATED 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:

BEING LOT NO. 119 ON THE PLAN OF MEADOW WOODS SUBDIVISION, SECTION 3, OF RECORD IN INSTRUMENT NUMBER 200009210094039, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

GARY K. GLOVER AND WIFE, RITA D. GLOVER, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT: #20010611-0061187, Register's Office of Davidson County, Tennessee.

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	127,183.00
	$128,000.00

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 October 26, 2004 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On October 26, 2004, 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 L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08

NO TAX

PROPERTY ADDRESS
1605 CHESNUT OAK DRIVE
ANTIOCH, TENNESSEE 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
PYRAMID REAL ESTATE SERVICES
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TN 37214

THIS INSTRUMENT PREPARED BY:
ARNOLD M. WEISS
ATTORNEY AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103-1991