RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Cheryl Smusz

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

Davidson County DEEDTRS
Recvd: 12/15/04 09:06 3pgs
Fees:17.00 Taxes:0.00
20041215-0148924

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 6, 1996 and recorded on November 13, 1996 at Book 10257, Page 982 in the Register's Office of Davidson County, Tennessee, Cheryl Smusz conveyed to Gary B. Fisher, a resident of Rutherford County, Tennessee, as Trustee for Franklin American Mortgage Company, 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 **CHRISTOPHER L. PALMER** as Successor Trustee by instrument of record recorded on September 7, 2004 as Instrument No. 20040907-0108074 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 said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale of said property was, by said Successor-Trustee, made and given conformity with the terms and provisions of said Deed of Trust, and

WHEREAS, pursuant to said advertisement and notice, on October 27, 2004 at the Davidson County Courthouse in Nashville, Tennessee, 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 CitiMortgage, Inc., at and for the sum of $78,350.93, that being the highest and best bid offered; and

WHEREAS, the said CitiMortgage, 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 CitiMortgage, Inc. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, 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:

> Land in Davidson County, Tennessee, being Lot Number 182 on the plan of Barclay Square Section 3 of record in Plat Book 4675, Page 154, Register's Office for said County, to which reference is made for a more complete description. Being the same property conveyed to grantors, herein by Warranty Deed of record as shown by Book 10257, Page 979 recorded November 13, 1996 in the Register's Office of Davidson County, Tennessee.
>
> Commonly known as: 4789 Apollo Drive, 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.

W&A No. 817-204022/817-69943
MS

IN WITNESS WHEREOF, the said Successor Trustee, has hereunto set his hand and seal this 27 day of Oct, 2004

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS)
)ss:.
COUNTY OF PULASKI)

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Christopher L. Palmer, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Successor Trustee, for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 27 day of Oct, 2004.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-2011

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.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS)
)ss:.
COUNTY OF PULASKI)

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Christopher L. Palmer, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Successor Trustee, for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 27 day of Oct, 2004.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-2011

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Department of Housing and Urban Development
c/o Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, TN 37214
LenStar

Parcel No. 149-05-0-054.00

FHA No. 483-2409499-729
DSTDeedforHUD_MSobanski_041027_1520

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