This Instrument Prepared By:
Perrie & Cole of Tennessee, LLC
400 Northridge Road, Suite 700
Atlanta, GA 30350
P & C file No.: 040167X
Parcel ID No.: 142-F-A-98.00

Davidson County DEEDTRS
Recvd: 02/07/05 12:49 2 pgs
Fees:12.00 Taxes:0.00
20050207-0014071

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 1, 2005, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument 20030131-0013644, (Deed of Trust), Kristin Clark and John Clark conveyed to Wilkins & Ivey, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as nominee for Irwin Mortgage Corporation, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument No. 20041228-0152575 in the Register's Office of Davidson County, TN; 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 12/23/04, 12/30/04 & 1/6/05 in the Nashville Record, by which advertisement of the sale was held on Wednesday, January 12, 2005 at the Gaylord Entertainment Center in Davidson, Tennessee, in bar of the equities of redemption, dower and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Thomas Drake, Jr., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Mortgage Electronic Registration Systems, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$141,778.45**; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his/her successors and assigns; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Mortgage Electronic Registration Systems, Inc., as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Perrie & Cole of Tennessee, LLC, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Secretary of Housing and Urban Development, Washington, D.C., its successors and assigns, in fee simple forever, the following described real property situated in the County if Davidson, State of Tennessee:

A Condominium Apartment in Davidson County, Tennessee, Being Unit No. 4-Q and carport 4-Q-C on the Plan of River Plantation, Sec. 2a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the plan of record in Book 4460 page 136 and 137 Register's Office for said County, to which source reference is hereby made for more complete details of description, together with the said Apartment's appurtenant undivided interest in the general and limited common elements of the condominium.

BEING the same property conveyed to the Borrower herein from Mildred C Brown and spouse, Andrew P Belz by deed of even date and being filed for record concurrently herewith in 20030131 0013643 Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 4460, Page 136 and 137, said Register's Office, which Plan shows minimum building set back lines and easements and to which Plan reference is hereby made for a more complete description. The provisions of the condominium Master Deed of record in Book 4661, page 374 and amended in Book 4691, page 906, said Register's Office, which submits said property to a Horizontal Property Regime pursuant to the provisions of the Tennessee Horizontal Property Act and sets forth restrictions, assessments, liens and other matters.

The last recorded Warranty Deed was filed of record in Instrument No. 20030131-0013643 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said Mortgage Electronic Registration Systems, Inc., its successors and assigns forever, to whom the said, Perrie & Cole of Tennessee, LLC, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

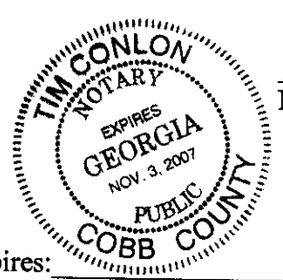
IN TESTIMONY WHEREOF, Perrie & Cole of Tennessee, LLC, Substitute Trustee, has hereunto set aside his had, this 1st day of February, 2005.

Perrie & Cole of Tennessee, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF FULTON

On this 1st day of February, 2005, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Tia Fowlkes, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Manager of Perrie & Cole of Tennessee, LLC, the within named bargainor, and as such office or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such office or member.

WITNESS my hand Notary Seal the day and year above written.



Nortary Public

My Commission Expires: _____

Mail Tax Notices To:
Secretary of Housing and Urban Development
c/o Pyramid Real Estate Services A5, LLC
616 Marriot Drive, Suite 300
Nashville, TN 37214