Tennessee\FHA
Map: #162-3-352

Terry Lewis
CITIMORTGAGE: #770035339
FHA: #483290919703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 23, 2001, and recorded in REGISTER'S INSTRUMENT: #20010330-0030729 AND RE-RECORDED IN REGISTER'S INSTRUMENT: #20010417-0037629, in the Register's Office of Davidson County, Tennessee, Terry E. Lewis and Loreen A. Lewis, Husband and Wife, conveyed to Charles E. Tonkin II 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: #20040908-0108408, 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 December 21, 2004, at the outside 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 CITIMORTGAGE, INC.,SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC., a corporation, at and for the sum of NINETY SIX THOUSAND FOUR HUNDRED DOLLARS AND 00/100, that being the highest and best bid offered; and,

WHEREAS, the said CITIMORTGAGE, INC.,SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. 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 CITIMORTGAGE, INC.,SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned VALERIE ANN SPICER, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 74 ON THE PLAT OF HAYWOOD HILLS, SECTION 5, OF RECORD IN BOOK 4675, PAGES 143 AND 144, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID LOT NO. 74 FRONTS 58.0 FEET ON THE EASTERLY MARGIN OF ALGONQUIN TRAIL AND EXTENDS BACK 140.5 FEET ON THE SOUTHERLY LINE AND 153.9 FEET ON THE **NORTHERLY LINE TO A LINE IN THE REAR ON WHICH IT MEASURES 59.53 FEET THEREON.**

SUBJECT TO SUCH LIMITATIONS, RESTRICTIONS, AND ENCUMBRANCES AS MAY AFFECT THE PREMISES.

TERRY E. LEWIS, HIS HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #10204, PAGE: #762, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 02/09/05 13:06 2 pgs
Fees:12.00 Taxes:0.00

20050209-0015164

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 VALERIE ANN SPICER, 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	95,583.00
	$96,400.00

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 VALERIE ANN SPICER, Substitute Trustee, on December 21, 2004 has hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On December 21, 2004, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared VALERIE ANN SPICER, 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.

Brenda L. Doyle
NOTARY PUBLIC

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08

My Commission Expires: 9-17-08

NO TAX

PROPERTY ADDRESS
4980 Algonquin Trail
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 ← **RETURN TO**
208 Adams Avenue
Memphis, Tennessee 38103-1991

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$***EXEMPT*******EXEMPT*********EXEMPT***********
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
Dec. 21 20 04
NOTARY PUBLIC Brenda L. Doyle
MY COMMISSION EXPIRES 9-17-08

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08