RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Joshua D. Kerns and Angela C. Kerns

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

Davidson County DEEDTRS
Recvd: 02/10/05 09:48 3 pgs
Fees:17.00 Taxes:0.00
20050210-0015408

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 1, 2003 and recorded on August 7, 2003 as Instrument No. 20030807-0112762 in the Register's Office of Davidson County, Tennessee, Joshua D. Kerns, and Angela C. Kerns conveyed to , as Trustee for Washington Mutual Bank, FA, 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 December 16, 2004 as Instrument No. 200412160149523 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 December 15, 2004 at the Gaylord Entertainment Center 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 Washington Mutual Bank, FA as successor to Washington Mutual Home Loans, at and for the sum of $157,154.13, that being the highest and best bid offered; and

WHEREAS, the said Washington Mutual Bank, FA as successor to Washington Mutual Home Loans 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 Washington Mutual Bank, FA as successor to Washington Mutual Home Loans 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:

> Being Lot No. 75, as shown on the plan of Phase Two, Section 2 Brookside Woods, A Planned Unit Development, of record in Plat Book 9700, Page 398 and corrected of record in Book 11346, Page 460, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description. Being the same property conveyed to Joshua D. Kerns and Angela C. Kerns, husband and wife, from NVR, Inc., A Virginia Corporation, Trading as Fox Ridge Homes, dated 08/10/2001 and of record in Instrument number 20010816-0088685, said Register's Office.
>
> Commonly known as: 932 Waynewood Lane, Hermitage, Tennessee 37076

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 Successor Trustee, has hereunto set his hand and seal this 15 day of Dec, 04.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

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 15 day of Dec, 04.

Notary Public

My Commission Expires: _____

TRICIA FREDINBURG
NOTARY PUBLIC-STATE OF ARKANSAS
PULASKI COUNTY
My Commission Expires 07-20-14

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

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 15 day of Dec, 04.

Notary Public

My Commission Expires: _____

TRICIA FREDINBURG
NOTARY PUBLIC-STATE OF ARKANSAS
PULASKI COUNTY
My Commission Expires 07-20-14

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

Parcel No. 075 12-O B 033.00

FHA No. 483-3322455-703
DSTDeedforHUD_jwoods_041216_850

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