This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP 74-8, PARCEL 220
7012 BONNALAKE DRIVE
HERMITAGE, TENNESSEE 37076.

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING
DEVELOPMENT AGENCY
SUITE 1114, PARKWAY TOWERS
404 JAMES ROBERTSON PARKWAY
NASHVILLE, TN 37243-0900

2e

Davidson County DEEDTRS
Recvd: 02/11/05 11:12 2 pgs
Fees:12.00 Taxes:0.00

20050211-0015944

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on September 20, 1999, D.M. GRISHAM, was named Trustee in a Deed of Trust of even date executed by JEFFREY T. RUSSELL AND VICKIE L. RUSSELL, HUSBAND AND WIFE, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $94,900.00 principal and interest at 7.75% per annum on the unpaid balance, said Deed of Trust being recorded in BOOK 11671, PAGE 96, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT NO. 200410280129545 in the Register's Office for Davidson County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: JANUARY 20, 2005/JANUARY 27, 2005/FEBRUARY 3, 2005, in the NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on FRIDAY, FEBRUARY 11, 2005, AT 11:00 A.M. OUTSIDE THE DOOR OF THE DAVIDSON COUNTY REGISTER OF DEEDS WHICH IS INSIDE THE GAYLORD ENTERTAINMENT CENTER AT 501 BROADWAY, SUITE 501 (ENTER THE NORTHWEST ENTRANCE NEAR 6TH AVENUE SOUTH) IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, PARKWAY TOWERS, NASHVILLE, TN 37243-0900, submitted the highest and best bid in the amount of $107,794.55.

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to TENNESSEE HOUSING DEVELOPMENT AGENCY, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

Being Unit No. 1023, on the plan of Hermitage Hills, Section 10, and a resubdivision of a portion of Section 7, of record in Plat Book 3600, Page 50, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Jeffrey T. Russell by deed dated September 20, 1999, recorded in Book 11671, page 93, Register's Office for Davidson County, Tennessee.

I, I. DYKE TATUM, Substitute Trustee, convey to TENNESSEE HOUSING DEVELOPMENTAGENCY, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as

Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at Nashville, Tennessee, on FEBRUARY 11, 2005.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, I. DYKE TATUM, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Nashville, Tennessee on FEBRUARY 11, 2005.

Notary Public

My Commission Expires: March 26, 2005

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $107,794.55
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY.

Affiant

Subscribed and sworn to before me, this 11TH day of FEBRUARY, 2005.

Notary Public

My Commission Expires: March 26, 2005

RETURN TO:
J. PHILLIP JONES
TATUM & JONES, PLLC
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228