RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Phoeum Prum and Yeang Chan

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

Davidson County DEEDTRS
Recvd: 02/25/05 10:01 3 pgs
Fees:17.00 Taxes:0.00
20050225-0020876

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 28, 2002 and recorded on September 3, 2002 as Instrument No. 20020903-0105927 in the Register's Office of Davidson County, Tennessee, Phoeum Prum, and Yeang Chan conveyed to Michael T. Bates of Willliamson County, as Trustee for Mortgage Electronic Registration Systems, Inc. solely as nominee 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 December 21, 2004 as Instrument No. 20041221-0151476 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 29, 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 Mortgage Electronic Registration System Inc., at and for the sum of $117,879.09, that being the highest and best bid offered; and

WHEREAS, the said Mortgage Electronic Registration System 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 Mortgage Electronic Registration System 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 11 on the Plan of Riverwood Terrace of record in Plat Book 1835, Page 134, Register's Office for said county, to which plan reference is hereby made for a more complete legal description. Being the same property conveyed to Phoeum Prum and Yeang Chan by deed from Christopher M. Davis and wife, Freda Carol Davis of record in Instrument Number 20020903-0105926. Register's Office for Davidson County Tennessee. This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> Commonly known as: 2716 Sandy Drive, Nashville, Tennessee 37216

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 29th day of December, 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 29th day of December 2004.

DONNA JEAN BRYANT COMM. EXP NOTARY PUBLIC 8-4-2010 PULASKI COUNTY, AR

Notary Public

My Commission Expires: 8/4/10

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 29th day of December 2004.

DONNA JEAN BRYANT COMM. EXP NOTARY PUBLIC 8-4-2010 PULASKI COUNTY, AR

Notary Public

My Commission Expires: 8/4/10

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. 073-05-0 177.00

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