Davidson County DEEDTRS
Recvd: 06/09/05 08:24 3 pg
Fees:12.00 Taxes:0.00
20050609-0065776

PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
901-767-5566
Fax: 901-761-5690

Tennessee FHA

Name: Kofi A. Semenya, and Joyce G. Semenya
S&K#: 05-0938
FHA #: 483-1942111-703
Loan#: 340602

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 24, 1993, recorded in Book 8873, Page 100 in the Register's Office of Davidson County, Tennessee, Kofi Alavi Semenya and wife, Joyce Gyamerawah Semenya conveyed to I. Dyke Tatum, Esquire, Trustee, 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 Instrument Number 20050413-0040689, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on May 4, 2005 at the Davidson County Courthouse in Nashville, Tennessee, at 1:00 pm; 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 Everhome Mortgage Company f/k/a Alliance Mortgage Company, whose address is Everhome Mortgage Company F/K/A Alliance Mortgage Company, 8120 Nations Way, Building 100, Jacksonville, Florida 32256, at and for the sum of $76,662.36, that being the highest and best bid offered; and,

WHEREAS, the said Everhome Mortgage Company f/k/a Alliance Mortgage Company has assigned its interests in the said property to Secretary of Housing and Urban Development, 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 Everhome Mortgage Company f/k/a Alliance Mortgage Company, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 64, on the Plan of Valley View Terrace, Phase Two, of record in Plat Book 5200, Page 119, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Book 8873, Page 100 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8873, Page 100 in the Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6963, Page 74, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (1). Attached hereto is a copy of said notice and letter of compliance.

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 Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Denise Griffin, 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.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 4th day of May, 2005, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin, 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.

12/20/05
My commission expires:

Notary Public

AMANDA D. COLLINS
NOTARY PUBLIC AT LARGE
SHELBY CO., TN
My Comm. Exp. 12-20-05

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 613-615 Cathy Jo Court, Nashville, TN 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, TN 37214

ATTENTION: Single Family Property Disposition Branch

S & K File #05-0938
Map & Parcel - 133-08/155

PREPARED BY AND RETURN TO:
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05-0938
3/4

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
Washington, D.C. 20224

SMALL BUSINESS/SELF-EMPLOYED DIVISION

APR 18 2005

April 14, 2005

Shapiro & Kirsch, LLP
6750 Lenox Center Court, Suite 202
Memphis, Tennessee 38115

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated April 5, 2005 regarding Kofi A. Semenya, 613-615 Cathy Jo Court, Nashville, Tennessee 37211, TIN 241-15-3998. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown below.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487, by calling 1-800-TAX-FORM. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact P. Jackson, badge number 62-09322, telephone number, (615)250-5749, fax to (615)250-5406, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

Cynthia Blaze
for Gwannette Claybrook
Technical Services Group Manager

Enclosure