(OSIFO/ /thda/ln#0263193)

This instrument prepared by:
I. DYKE TATUM
TATUM & JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP 163, PARCEL 11 PARCEL 5
2973 BABY RUTH LANE
ANTIOCH, TENNESSEE 37013

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

Davidson County DEEDTRS
Recvd: 05/10/05 10:49 2 pg
Fees:12.00 Taxes:0.00
20050610-0066643

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **JULY 23, 1999, LINDA S. HARRIS,**, was named Trustee in a Deed of Trust of even date executed by **TAMARA K. OSAS OSIFO AND HAL E ROBERTSON, BOTH UNMARRIED**, conveying to her as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$125,636.00**, principal and interest at **7.250%** per annum on the unpaid balance, said Deed of Trust being recorded in **BOOK 11593 PAGE 627** 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 #20050426-0046034** in the Register's Office for **DAVIDSON** County, Tennessee; I, 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: **MAY 12, 2005/MAY 19, 2005/MAY 26, 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, JUNE 10, 2005, AT 10:00 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 SIXTH AVENUE SOUTH) IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** 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, NASHVILLE, TENNESSEE 37243-0900, submitted the highest and best bid in the amount of **$139,755.16**

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 5 ON THE PLAN OF BABY RUTH LANE ESTATES SECTION 1 OF RECORD IN PLAT BOOK 9700 PAGE 611, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO TAMARA K. OSIFO AND HAL ROBERTSON, BOTH UNMARRIED, BY DEED DATED JULY 23, 1999 AND RECORDED IN BOOK 11593 PAGE 624, IN THE REGISTERS OFFICE OF DAVIDSON COUNTY, TENNESSEE

I, **I. DYKE TATUM**, Substitute Trustee, convey to TENNESSEE HOUSING DEVELOPMENT AGENCY 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 JUNE 10, 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 JUNE 10, 2005

Notary Public

JOYCE FULTZ
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN
My Commission Expires March 21, 2009

My Commission Expires: 3-21-09

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is **$139,755.16**
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY.

Affiant

Subscribed and sworn to before me, this 10TH day of JUNE, 2005.

Notary Public

JOYCE FULTZ
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN
My Commission Expires March 21, 2009

My Commission Expires: 3-21-09

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