RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Derel M. Scales and Annette C. Scales

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

Davidson County DEEDTRS
Recvd: 06/15/05 08:57 3 pgs
Fees:17.00 Taxes:0.00
20050615-0068178

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated October 26, 1998 and recorded November 2, 1998, at Book 11180, Page 804 in the Register's Office of Davidson County, Tennessee, Derel M. Scales, and Annette C. Scales conveyed to Stephen R. Joselyn, as Trustee for Mortgage Resources, Inc., 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 April 14, 2005 as Instrument No. 20050414-0041520 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 May 4, 2005 at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY 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 GMAC Mortgage, at and for the sum of $85,261.80, that being the highest and best bid offered; and

WHEREAS, the said GMAC Mortgage has assigned its interest in said property to The Secretary of Housing and Urban Development, his/her successors and/or 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 GMAC Mortgage 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 Secretary of Housing and Urban Development, his/her successors and/or 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 200 on the Plan of Kenilworth Estates, Section Four, as of record at Book 3300, Pages 34 thru 36, Register's Office for said County, to which plan reference is hereby made and the same incorporated herein for a complete description of said lot. Being the same property conveyed to DEREL M. SCALES, MARRIED by deed from MARY ANN MCKINNEY, UNMARRIED of record in Book 10374, page 945, Register's Office for Davidson County, Tennessee. Being the same property conveyed to Derel M. Scales, married by Warranty Deed Deed recorded on March 10, 1997 at/as Book 10374 Page 945 in the Register's Office of Davidson County, Tennessee.

Commonly known as: 4810 Linbar Drive, Nashville, Tennessee 37211.

Tax Parcel No.: 134-13-0 116.00

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, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his hand and seal this 16 day of May, 2005

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 16 day of May, 2005.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

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 who I am personally acquainted, and whom acknowledged that such person executed the within instrument for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 16 day of May, 2005.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

PROPERTY OWNER OR 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, Tennessee 37214

FHA No. 4832606051703

DEEDTrusteeforHUD_phicks_050504_1628

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