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

Davidson County DEEDTRS
Recvd: 06/21/05 12:32 2 pg
Fees:12.00 Taxes:0.00
20050621-0071051

Tennessee FHA

Name: Christy A. Espinosa, and Francisco Espinosa
S&K#: 04-2380
FHA #: 483-3158543-703
Loan#: 790601822

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 4, 2002, recorded in Instrument Number 20021007-0122005 Register's Office of Davidson County, Tennessee, Christy A. Espinosa, a married person and husband, Francisco Espinosa conveyed to Emmett James House and Bill R. McLaughlin, 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 20041230-0154628, 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 January 26, 2005 at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 A.M.; 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 Union Planters Bank, N.A. DBA Regions Mortgage, whose address is Regions Mortgage Inc., 1900 Charles Bryan AX2, Cordova, Tennessee 38016, at and for the sum of $100,974.45, that being the highest and best bid offered; and,

WHEREAS, the said Union Planters Bank, N.A. DBA Regions Mortgage 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 Union Planters Bank, N.A. DBA Regions Mortgage, 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 13 on the Plan of Airdrie, as shown on Plat of record in Plat Book 547, Page 10, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.
According to said Plat, Lot Number 13 fronts 50 feet on the north margin of Mill Creek Valley Road, and extends back 169 feet on the west line to a dead line in the rear, measuring 50 feet thereon.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20021007-0122005 Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument Number 20021007-0122005 Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Instrument Number 20021007-0122004, Register's Office for Davidson County, Tennessee.

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

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 _____ day of _____, 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: 202 Antioch Pike, 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 #04-2380
Map & Parcel - 133-2/183

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