This instrument prepared by:
J. PHILLIP JONES
TATUM & JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
Tax Map No. 52-1, Parcel 92
316 HARRINGTON AVE.
MADISON, TENNESSEE 37115

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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **NOVEMBER 18, 1999, CUMBERLAND TITLE COMPANY** was named Trustee in a Deed of Trust of even date executed by **LUCRETIA R. GIPSON, UNMARRIED** conveying to it as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$61,050.00**, principal and interest at **6.75%** per annum on the unpaid balance, said Deed of Trust being recorded in **Book 11752, Page 688** 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 NO. 20050608-0065408** in the Register's Office for **DAVIDSON** County, Tennessee; I, **I. DYKE TATUM**, 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: **JUNE 16, 2005/JUNE 23, 2005/JUNE 30, 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, JULY 8, 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 6TH AVENUE SOUTH) IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **I. DYKE TATUM** 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 SUITE 1114, PARKWAY TOWERS 404 JAMES ROBERTSON PARKWAY NASHVILLE, TN 37243-0900**, submitted the highest and best bid in the amount of **$66,443.74**

NOW THEREFORE, in consideration of the premises, I, **I. DYKE TATUM**, Substitute Trustee, do hereby sell, transfer and convey to TENNESSEE HOUSING DEVELOPMENT AGENCY, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

BEING Lot No. 28, Block A, Crittendon Estates, as shown by plat of record in Plat book 974, page 69, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Lucretia R. Gipson by deed dated November 18, 1999, being recorded in Book 11752, pge 685, Register's Office for Davidson County.

Davidson County DEEDTRS
Recvd: 07/08/05 10:09 2 pgs
Fees:12.00 Taxes:0.00
20050708-0079020

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 **JULY 8, 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 **JULY 8, 2005**

Notary Public

My Commission Expires: 3-21-09

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is **$66,443.74**
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this 8TH day of JULY, 2005.

Notary Public

My Commission Expires: 3-21-09

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

RETURN TO:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228