This Instrument Prepared By:
Perrie & Cole of Tennessee, LLC
400 Northridge Road, Suite 700
Atlanta, GA 30350
P & C file No.: 6005-0177
Parcel ID No.: 137-13-0-A.50.00

Davidson County DEEDTRS
Recvd: 10/05/05 15:17 2 pgs
Fees:12.00 Taxes:0.00
20051005-0120291

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated 12/20/2002, and recorded in the Register's Office of Davidson County, Tennessee, at Book 20021230, Page 0161696, (Deed of Trust), Mark Barnhill and Sandra Barnhill conveyed to Charles Patrick Flynn as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as nominee for Irwin Mortgage Corporation, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee of record at Book , Page 9/1/2005, in the Register's Office of Davidson County, TN; 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 8/4, 8/11 and 8/18/2005 in the The Nashville Record, by which advertisement of the sale was held on 8/25/2005 at 5th and Broadway in front of the Gaylord Entertainment Center, Davidson County, Tennessee, in bar of the equities of redemption, dower and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis , the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Mortgage Electronic Registration Systems, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of 197855.21; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Mortgage Electronic Registration Systems, Inc., as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Perrie & Cole of Tennessee, LLC, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Secretary of the Dept. of Housing & Urban Development, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being Lot No. 50 on the Plan of Peninsula Point, Section One, of record in Plat Book 9700, page 98, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description. Said description is incorporated herein by reference the same as if copied fully herein verbatim. Being the same property conveyed to Mark Alan Barnhill and wife, Sandra Barnhill, from Butler Construction, LLC, by Warranty Deed dated June 24, 1998 and recorded June 29, 1998 in Book 10996, Page 497, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Deed Book 10966, Page 497, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said Secretary of the Dept. of Housing & Urban Development, its successors and assigns forever, to whom the said, Perrie & Cole of Tennessee, LLC, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Perrie & Cole of Tennessee, LLC, Substitute Trustee, has hereunto set aside his had, this 14th day of September, 2005.

Lori L Taylor

Perrie & Cole of Tennessee, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF FULTON

On this 14th day of September, 2005, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Lori L. Taylor, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Authorized Signer for Perrie & Cole of Tennessee, LLC, the within named bargainor, and as such office or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such office or member.

WITNESS my hand Notary Seal the day and year above written.

CONNIE S. GRANATA NOTARY EXPIRES GEORGIA OCTOBER 13, 2008 PUBLIC FULTON COUNTY

Connie S Granata

Notary Public

My Commission Expires: 10/13/08

STATE OF GEORGIA
COUNTY OF FULTON

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is 197855.21, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Lori L Taylor (signed by trustee officer)
Affiant

SUBSCRIBED AND SWORN TO ME ON THIS 14TH DAY OF SEPTEMBER, 2005.

CONNIE S. GRANATA NOTARY EXPIRES GEORGIA OCTOBER 13, 2008 PUBLIC FULTON COUNTY

Connie S Granata

Notary Public

My Commission Expires: 10/13/08

Mail Tax Notices To:
Irwin Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46038

New Owner
Secretary of Housing + Urban Dev.
40 Marietta Street
Atlanta, GA 30303