This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP 108-12 PARCEL 257
3248 TRAILS END LANE
NASHVILLE, TN 37214

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: 11/18/05 10:20 3 pgs
Fees:17.00 Taxes:0.00
20051118-0139490

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **JUNE 14, 2002, DANIEL W. SMALL** was named Trustee in a Deed of Trust of even date executed by **EVON WOOD, UNMARRIED**, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$101,855.00**, principal and interest at 7.00% per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20020617-0072954** in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **J. PHILLIP JONES OR I. DYKE TATUM, EITHER OF WHOM MAY ACT**, was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20050914-0110338** 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: **SEPTEMBER 22, 2005/SEPTEMBER 29, 2005/OCTOBER 6, 2005** in **NASHVILLE RECORD**, a newspaper of general circulation 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 **AND BY ANNOUNCEMENT ON FRIDAY, NOVEMBER 11, 2005, THE SALE WAS CONTINUED TO NOVEMBER 18, 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.** 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, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, NASHVILLE, TENNESSEE 37243-0900**, submitted the highest and best bid in the amount of **$105,752.80.**

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:

LAND IN DAVIDSON COUNTY TENNESSEE, BEING LOT NO. 2 ON THE PLAN OF ELMCREST SUBDIVISION, OF RECORD IN BOOK 7900, PAGE 52, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 2 FRONTS 63.31 FEET ON THE NORTHEASTERLY MARGIN OF ELM HILL PIKE AND EXTENDS BACK BETWEEN PARALLEL LINES 164.84 FEET TO A DEED LINE IN THE REAR.

BEING THE SAME PROPERTY CONVEYED TO EVON WOOD BY DEED DATED JUNE 14, 2002, AND BEING RECORDED IN INSTRUMENT NO. 2002617-0072953 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

Bid Instructions and Summary

Attorney(s):	**Dyke Tatum**
	2001 Charlotte Ave
	Nashville, TN
Attn: Sarah Pavlik	**FAX: 615-254-4671**
	FHA Loans
US Bank Ln No:	**7810226888**
Investor Ln No:	**2020146**
Sale Date:	**11-Nov-05**
Interest Rate:	**7.000%**
Per Diem:	**19.21**
Last Prop. Insp.	**9/16/2005**
Occ. Status:	**OCCUPIED**
Mortgagor:	**EVON WOOD**
Property Address:	**3248 TRAILS END LANE NASHVILLE TN**

Fees and Costs	Amount
Principal Balance	$ 98,780.96
Unpaid Interest Due	$ 4,821.04
Late Charges	$ 375.87
Escrow Advance	$ 648.76
Bankruptcy Costs and Fees	
Property Inspection/Preservation	$ 49.15
Bad Checks	
Owner's Policy	
Publication Charges	
Recording and Certified Mail	
F/C Atty Fees	
Filing Fees	
Title Commitment	$ -
Misc. (Credit)	$ -
Total to Bid	**$ 104,675.78**

THIS IS A TOTAL DEBT BID, PLEASE ADD ALL OUTSTANDING COST AND FEES

Please address any questions to the undersigned. Thank you.

Cynthia French
Foreclosure Specialist
Date: 10/20/2005

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 **NOVEMBER 18, 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 **NOVEMBER 18, 2005**

Notary Public

My Commission Expires: NOV. 2, 2009

DAWN M.E. McMAHON STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY, TN

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is **$105,752.80**
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this 18TH day of NOVEMBER 2005.

Notary Public

My Commission Expires: NOV. 2, 2009

DAWN M.E. McMAHON STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY, TN

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