PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Tennessee FHA

Name: Tonja M. Kennerly,
S&K#: 05-2468
FHA #: 483-3018406703
Loan#: 9900602328

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 31, 2001, recorded in Instrument Number 20011109-0123278, in the Register's Office of Davidson County, Tennessee, Tonja M. Kennerly, a single person 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 20051221-0152857, 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 December 12, 2005 at the Davidson County Courthouse in Nashville, Tennessee, at 1:00 p.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 Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank National Association, whose address is Regions Mortgage Inc., 1900 Charles Bryan AX2, Cordova, Tennessee 38016, at and for the sum of $63,865.77, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank National Association 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 Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank National Association, 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 Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 41 Block "A" on the map of Overlook Estates, of record in Plat Book 843, Page 106, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20011109-0123278, in the 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 20011109-0123278, in the Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Instrument Number 20011090123277, in the Register's Office for Davidson County, Tennessee.

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

Davidson County DEEDTRS
Recvd: 02/06/06 10:27 2 pgs
Fees:12.00 Taxes:0.00
20060206-0014340

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.

12-13-08
My commission expires:

Mary Virginia Miller
Notary Public

MARY VIRGINIA MILLER
STATE OF TENNESSEE NOTARY PUBLIC
Shelby County
My Comm. Exp. 12-13-08

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 240 Wiley Street, Madison, TN 37115

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 #05-2468
Map & Parcel - 04309004800

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