FILE NO.: 393.0519175TN\GMD
LOAN NO.: 0629919812\FHA

Davidson County DEEDTRS
Recvd: 02/17/06 09:59 2 pg
Fees:12.00 Taxes:0.00
20060217-0019193

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 21, 2002 and recorded in the Register's Office of Davidson County, TN, at Instrument 200211270147045, ("Deed of Trust")Jeffrey Ward Gibson and Michelle Ann Gibson conveyed to Title Enterprise, LLC, 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, **ABN Amro Mortgage Group, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument** 20060117 0005732 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 TN and the terms and provisions of said Deed of Trust on 11/10/2005, 11/17/2005, 11/24/2005, in THE NASHVILLE RECORD, by which advertisement the sale was held on December 08, 2005, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **ABN Amro Mortgage Group, Inc.,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $150,242.64; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his/her successors and assigns; 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 ABN Amro Mortgage Group, Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit: Land in Davidson County, Tennessee, being Lot No. 25 on the plan of Belle Oaks Subdivision, as of record in Book 6900, page 768, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for amore complete and accurate legal description. Being the same property conveyed to Jeffery Ward Gibson and wife, Michelle Ann Gibson from Fred M. Needham, and wife, Pamela Needham by Warranty Deed dated May 29, 2001 and recorded June 06, 2001 at Instrument No. 200106060059513, Register's office for Davidson County. This conveyance is subject to all matters of record on plat in Plat Book 6900, page 768, Register's Office for Davidson County. This conveyance is made subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the grantee(s) herein.

The last recorded Warranty Deed was filed of record at Instrument 200106060059513 in the Register's Office of Davidson County, TN.

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 Housing and Urban Development**, Washington, D.C., his successors and assignsforever, to whom the said, **Priority Trustee Services of TN, L.L.C**, 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, **Priority Trustee Services of TN, L.L.C**, Substitute Trustee, has hereunto set his hand, this 08th day of December, 2005.

Priority Trustee Services of TN, L.L.C
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 08th day of December, 2005, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Dionne Simmons, 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 Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer 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 officer or member.

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

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON CO. GEORGIA EXPIRES SEPT. 21, 2007

Notary Public

My Commission Expires:_____

NO TAX – GOVERNMENTAL AGENCY

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MSP No.: 393.0519175TN (Gibson)
Lender Loan No.: 0629919812
Property Address: 5925 Belle Oaks Point, Antioch, TN 37013
Tax Parcel ID No.: 150-11; 288.00

Mail Tax Notices To and Property Owner:

Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803