This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID# 163 5 0 B 87
5170 HICKORY HOLLOW #242
ANTIOCH, TN 37013

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: 03/28/06 13:53 2 pgs
Fees:12.00 Taxes:0.00
20060328-0035255

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **JULY 31, 2002, DONALD A. GILLIAM** was named Trustee in a Deed of Trust of even date executed by **HEATHER N.KIESEL, UNMARRIED**, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$111,542.00**, principal and interest at **6.00%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20020802-0093043** 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. 20060119-0006893** 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: **JANUARY 27, 2006/FEBRUARY 3, 2006/FEBRUARY 10, 2006** in **NASHVILLE BUSINESS JOURNAL**, 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 on **FRIDAY, MARCH 24, 2006, 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 $116,072.04

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 87 ON THE PLAN OF MILL PARK, SECTION ONE, PHASE II (FORMERLY HICKORY HOLLOW TOWNHOMES) A HORIZONTAL PROPERTY REGIME (PRIVATE ELEMENT) OF RECORD IN INSTRUMENT NO. 20000706-0066999, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO HEATHER N. KIESEL, BY DEED DATED JULY 31, 2002 AND RECORDED IN INSTRUMENT NO. 200208020093042 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

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 **MARCH 24, 2006**

I. DYKE TATUM
Substitute Trustee

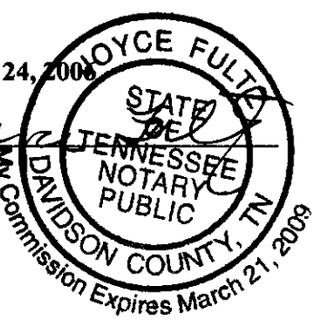
STATE OF TENNESSEE
COUNTY OF DAVIDSON

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 **MARCH 24, 2006**

Notary Public

My Commission Expires: 3-21-09



STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $116,672.04
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this 24th day of MARCH 2006.

Notary Public

My Commission Expires: 3-21-09



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