Davidson County DEEDTRS
Recvd: 05/30/06 11:02 2 pgs
Fees:12.00 Taxes:0.00
20060530-0062955

Tennessee/FHA
Map: #164-16-A-80C0

Ida Ruth McCord
MIDLAND: #50573064
FHA: #483-2920208-796

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by DEED OF TRUST DATED APRIL 27, 2001, AND RECORDED IN REGISTER'S INSTRUMENT: #20010702-0070178, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, IDA RUTH MCCORD, AN UNMARRIED PERSON, BRADLEY B. BANASZAK, AN UNMARRIED PERSON, CONVEYED TO GREGG S. MURPHY TRUSTEE(S), 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 REGISTER'S INSTRUMENT: #20060215-0018404, 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 said Deed of Trust by which advertisement the sale was appointed to be held on March 28, 2006, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center, of Davidson County, Tennessee; 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 MIDFIRST BANK, a corporation, at and for the sum of ONE HUNDRED FORTY NINE THOUSAND ONE HUNDRED SIXTY DOLLARS AND 00/100, that being the highest and best bid offered; and,

WHEREAS, the said MIDFIRST BANK has assigned its interests in the said property to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF 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 MIDFIRST BANK of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned VALERIE ANN SPICER, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in ANTIOCH, County of Davidson, State of Tennessee, to-wit:

Being of Lot 138, on the plan of Meadow Woods, Section 3 of record in Instrument: #20000921-0094039, Register's Office for Davidson County, Tennessee to which plan reference is hereby given for a more complete and accurate description.

THIS CONVEYANCE is subject to all restrictions, easements, setback lines, and encumbrances of record in the Register's Office for the aforesaid county.

IDA RUTH MCCORD, A SINGLE WOMAN, AND BRADLEY B. BANASZAK, A SINGLE MAN, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT: #20010702-0070177, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, to whom the said VALERIE ANN SPICER, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	265.02
Attorney's Fees and Trustees Fees	600.00
Credit on Note	148,282.98
	$149,160.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said VALERIE ANN SPICER, Substitute Trustee, on March 28, 2006 has hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On March 28, 2006, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared VALERIE ANN SPICER, 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.

NOTARY PUBLIC

My Commission Expires:

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09

NO TAX

PROPERTY ADDRESS
744 POST OAK DRIVE
ANTIOCH, TENNESSEE 37013-1542

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
DEPARTMENT OF HUD
C/O PYRAMID REAL ESTATE SERVICES
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TN 37214

RETURN TO:
THIS INSTRUMENT PREPARED BY:
WEISS SPICER, PLLC
ATTORNEYS AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103-1991
901-526-8296

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$********EXEMPT********EXEMPT********EXEMPT********
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, March 28, 2006
NOTARY PUBLIC
MY COMMISSION EXPIRES

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09