FHA No. 483-3111536-703
AHM Loan No. 4693291

Davidson County DEEDTRS
Recvd: 08/14/06 09:06 2 pgs
Fees:12.00 Taxes:0.00
20060814-0099472

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427

SUBSTITUTE TRUSTEE'S DEED

On the 14th day of June, 2002, KISHA J. SMITH executed a Deed of Trust to Gregg S. Murphy, Williamson County, TN as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee as Instrument No. 20020625-0075888 and John B. Philip of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in Instrument No. 20060614-0070521.

The property is known as 3477 McGavock Pike, Nashville, TN 37217 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in The Nashville Record newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on June 15, June 22 and June 29, 2006. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Thursday, July 13, 2006 at 11:30 a.m. and at the place mentioned in the advertisement which was at 225 Polk Avenue (old Ben West Library Building) in downtown Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **Secretary of Housing and Urban Development, its servicer, assignee or representative** for the sum of $65,514.18, which was the highest and best valid bid offered, and the purchaser, **Secretary of Housing and Urban Development, its servicer, assignee or representative,** has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **Secretary of Housing and Urban Development, its servicer, assignee or representative,** the property above mentioned and now more fully described as follows:

Land in Davidson County, Tennessee, being Lot No. 10B on the plan of Zone Lot Division of Lots 13, 15, 16, 20 and 22 of Section Three and Lot 9 and 10 of Section 1 of Seven Oaks Estates, of record in Plat Book 5200, Page 617 as amended in Plat Book 6250, Page 413, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot.

Being the property described by deed of record as Instrument No. 20020625-0075887 in the Register's Office for Davidson County, TN.

Parcel No. 120-13-80.00

The said John B. Philip, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 13th day of July, 2006.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 13th day of July, 2006, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

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

NOTARY PUBLIC

LINDA STUNDAHL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. MARCH 31, 2010

NO TAX/GOVERNMENTAL AGENCY

FOR REGISTER'S USE ONLY

Property known as: 3477 McGavock Pike Nashville, TN 37217	GRANTEE & Send Tax Notice to: U.S. Department of Housing and Urban Development % PYRAMID REAL ESTATE SERVICES 616 MARRIOTT DRIVE STE 300 NASHVILLE, TN 37214	This Instrument was prepared by: CRISLIP, PHILIP & ASSOCIATES 4515 Poplar Avenue, Suite 322 Memphis, Tennessee 38117 901.525.2427