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

Davidson County DEEDTRS
Recvd: 02/01/07 14:20 2 pgs
Fees:12.00 Taxes:0.00
20070201-0013423

Tennessee FHA

Name: Stephanie D. Collier, unmarried
S&K#: 06-3935
FHA #: 483-3477892

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 29, 2004, recorded in Instrument number 20040806-0095181 in the Register's Office of Davidson County, Tennessee, Stephanie D Collier, unmarried conveyed to Bicentennial Title, 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 20061025-0132320, 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 November 13, 2006 at the Davidson County Courthouse in Nashville, Tennessee, at 12:00pm; 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 First Horizon Home Loan Corporation, whose address is First Horizon Home Loan Corporation, 4000 Horizon Way, Irving, Texas 75063, at and for the sum of $102,630.28, that being the highest and best bid offered; and,

WHEREAS, the said First Horizon Home Loan Corporation 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 First Horizon Home Loan Corporation, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP, 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 Nashville, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 3, as shown on the map entitled Final Plat of Adlai Street Subdivision, of record as Instrument Number 20010626-0067556, Register's Office for Davidson County, Tennessee, to which plan 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 20040806-0095181 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 20040806-0095181 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in 20061025-0132320, in the Register's Office for Davidson County, Tennessee.

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

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 Shapiro & Kirsch, LLP, 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 Shapiro & Kirsch, LLP, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP
By: Denise Griffin, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me a Notary Public, in and for said state and county, personally appeared Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged herself to be an Authorized Agent of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that she as such Authorized Agent, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership by herself as an Authorized Agent.

WITNESS my hand and Official Seal this 13 day of November, 2006

NOTARY PUBLIC

My commission expires: 6/29/2010

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 2425 Adlai Street, Nashville, TN 37207

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 #06-3935
Map & Parcel -05916025600

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