FILE NO.: 414.0621281TN\rmcgee
LOAN NO.: 0551827702\FHA

Davidson County DEEDTRS
Recvd: 04/09/07 10:14 2 pg
Fees:12.00 Taxes:0.00
20070409-0041564

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 July 02, 2003 and recorded in the Register's Office of Davidson County, TN, at Instrument 200307100095988, ("Deed of Trust")Frederec J. Bender and Yolanda M. Palmer conveyed to Dennie R. Marshall, 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, **Mortgage Electronic Registration Systems, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20061220156953** 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 11/23/06, 11/30/06, 12/7/06, in THE NASHVILLE RECORD, by which advertisement the sale was held on December 21, 2006, 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 **Mortgage Electronic Registration Systems, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $120,667.34; 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 Mortgage Electronic Registration Systems, 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:

LAND IN THE 11TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 22 ON THE MAP OF RAINBOW TERRACE SECTION 2, NOT OF RECORD AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE EAST MARGIN OF HILLCREST DRIVE AT THE CORNER OF LOTS NOS 21 AND 22; THENCE WITH THE LINE BETWEEN SAID LOTS EASTERLY 436 FEET TO A POINT, THE CORNER OF LOTS NOS 21 AND 22 AND OF LOTS NOS 38 AND 39; THENCE WITH THE LINE BETWEEN LOTS NOS. 22 AND 39 AND 40 NORTHERLY 125.1 FEET TO THE CORNER OF LOTS NOS 22 AND 23; THENCE WITH THE LINE BETWEEN SAID LOTS WESTERLY 438.2 FEET TO THE EAST MARGIN OF HILLCREST DRIVE; THENCE WITH THE MARGIN OF SAME IN A SOUTHERLY DIRECTIONS 125 FEET TO THE POINT OF BEGINNING. BEING THE SAME PROPERTY CONVEYED TO THE GRANTORS BY DEED WHICH IS BEING PLACED OF RECORD BY INSTRUMENT NO. 200307100095989 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN.

The last recorded Warranty Deed was filed of record at Instrument 200307100095987 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 21st day of December, 2006.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 21st day of December, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Jonathan Butler, 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.

Robin M. Weller
Notary Public State of Georgia
DeKalb County
My Commission expires April 12, 2008

Notary Public

My Commission Expires:_____

NO TAX – GOVERNMENTAL AGENCY

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MSP No.: 414.0621281TN (Bender)
Lender Loan No.: 0551827702
Property Address: 251 Hillcrest Drive, Madison, TN 37115
Tax Parcel ID No.: 43-14-181.00

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