FILE NO.: 078.0708861TN\rmcgee
LOAN NO.: 0003470055\FHA

Davidson County DEEDTRS
Recvd: 05/31/07 09:59 2 pgs
Fees:12.00 Taxes:0.00
20070531-0064483

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 26, 2004 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 200408060094885, ("Deed of Trust")Karl E. Csepi conveyed to Transcontinental Title Company Chattanooga, 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, the beneficial interest of said Deed of Trust was last transferred and assigned to National City Mortgage Co.; and

WHEREAS, **National City Mortgage Co.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20070402-0039157** 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 3/30/07, 4/6/07, 4/13/07, in THE NASHVILLE RECORD, by which advertisement the sale was held on April 26, 2007, 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 **National City Mortgage Co.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $82,802.00; 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 National City Mortgage Co. 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:

A certain tract or parcel of land in Davidson County, State of Tennessee, describes as follows, to-wit: Land in Davidson County, Tennessee, being lot no. 8 on the plan of Timbertrail, Section 1, of record in book 5200, page 205, and corrected in book 5515, page 584, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description thereof. Being the same property conveyed to Karl E. Cespi by deed from Michael Jones and wife, Valerie D. Jones recorded 07/29/1998 in deed book 11040 page 878, in the Register's Office of Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 11040, Page 878 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 26th day of April, 2007.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 26th day of April, 2007, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Dionne Simmons, 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. Walker
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.: 078.0708861TN (Csepi)
Lender Loan No.: 0003470055
Property Address: 4216 Brick Church Pike, Whites Creek, TN 37189
Tax Parcel ID No.: 32-13; 2.00

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

