FILE NO.: 158.0626312TN\rmcgee
LOAN NO.: 6912647903\FHA

Davidson County DEEDTRS
Recvd: 06/04/07 09:26 2 pgs
Fees:12.00 Taxes:0.00
20070604-0065749

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 February 22, 2002 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 20020225-0023869, ("Deed of Trust")James L. Stewart conveyed to PRLAP, INC., 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, **Bank of America, NA,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20070112-0005086** 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 1/11/07, 1/18/07, 1/25/07, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 01, 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 **Bank of America, NA**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $95,128.21; 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 Bank of America, NA 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:

Beginning at the southeasterly corner in the northerly margin of Tranham Road (50 foot in width). Thence North 35 degrees 04 minutes 18 seconds West 498.88 feet to an iron pin; thence with a curve to the left having a central angle of 06 degrees 17 minutes 28 seconds, a radius of 592.61 feet, a length of 65.07 feet to an iron pin; thence North 48 degrees 38 minutes 14 seconds East 592.61feet to an iron pin; thence North 33 degrees 49 minutes 52 seconds East 721.80 feet to an iron pin; thence South 62 degrees 36 minutes44 seconds East 112.87 feet to an iron pin; thence South 64 degrees 30 minutes 35 seconds East 685.39 feet to an iron pin; thence North 25 degrees 04 minutes 57 seconds East 120.03 feet to an iron pin; thence North 02 degrees 06 minutes 53 seconds East 167.34 feet to an iron pin; thence North 44 degrees 46 minutes 08 seconds East 210.87 feet to an iron pin; thence South 27 degrees 07 minutes 50 seconds East 299.06 feet to an iron pin; thence South 48 degrees 34 minutes 00 seconds West 1322.62feet to an iron pin; thence South 20 degrees 33 minutes 25 seconds West 208.75 feet to an iron pin; thence South 43 degrees 24 minutes 35 seconds East 239.25 feet to an iron pin; thence South 47 degrees 19 minutes 01 seconds West 320.11 feet to the point of beginning, according to a survey by

Phillip E. Holmes, Jr., RLS #1728, dated December 4, 1997. Being the same property conveyed to Grantors by Deed of even date of record in Instrument 200202250023868, said Register's Office.

The last recorded Warranty Deed was filed of record at Instrument No. 200202250023868 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 01st day of March, 2007.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 01st day of March, 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.

RICHETTA HAMILTON NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES JAN. 27, 2009

Notary Public

My Commission Expires:

NO TAX – GOVERNMENT AGENCY

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MSP No.: 158.0626312TN (Stewart)
Lender Loan No.: 6912647903
Property Address: 5010 Tranham Road, Whites Creek, TN 37189
Tax Parcel ID No.: 31-82.00

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