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: 10/08/07 14:06 2 pgs
Fees:12.00 Taxes:0.00
20071008-0119828

Tennessee FHA

Name: Joseph B. Vance, unmarried
S&K#: 06-0551
FHA #: 483-329680703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 18, 2003, recorded in Instrument number 20030728-0104664 in the Register's Office of Davidson County, Tennessee, Joseph Vance or Occupant conveyed to Emmett James House and Bill R. McLaughlin, 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 Instrument Number 20070522-0060885, 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 June 5, 2007 at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 Regions Bank d/b/a Regions Mortgage, Inc., successor by merger to Union Planters Bank, N.A., whose address is Regions Mortgage, 1900 Charles Bryan, Cordova, Tennessee 38016, at and for the sum of $82,211.71, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank d/b/a Regions Mortgage, Inc., successor by merger to Union Planters Bank, N.A. 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 Regions Bank d/b/a Regions Mortgage, Inc., successor by merger to Union Planters Bank, N.A., 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 Joelton, County of Davidson, State of Tennessee, to-wit:

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

Part of Lot Number 12 on the Plan of Henry Floto Estate, as of record in Plat Book 421, Page 147, Register's Office for Davidson County, Tennessee, and more particularly described as follows:

BEGINNING at a point in the center of Ridge Road, Clark's (Now Morris Anderson's Corner) thence with the Anderson's line south 37 degrees east 242 feet to a point; thence east 242 feet to a point; thence north 242 feet to a point on Grays Point Road; thence west 242 feet to the point of beginning.

Subject to an easement for right of way of Grays Point lying within boundaries of premises.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20030728-0104664 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 20030728-0104664 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 11490, Page 121 and Quit Claim Deed recorded at 20070419-0047133, 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.

Denise D. Griffin, An Authorized Agent

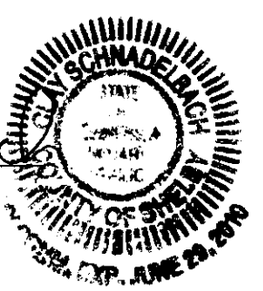
STATE OF TENNESSEE
COUNTY OF SHELBY

On the 5 day of June, 2007, before me, a Notary Public, in and for said State and County, personally appeared Denise D. Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be an Authorized Agent of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership.

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

6/29/2010
My commission expires:

Notary Public



NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4675 Grays Point Road, Joelton, TN 37080

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 #06-0551
Map & Parcel -02800005801

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