Davidson County DEEDTRS
Recvd: 03/11/08 09:57 3 pgs
Fees:17.00 Taxes:0.00
20080311-0024346

TENNESSEE/FHA
MAP: #43/07/6.00

DANNY O'NEAL
MIDLAND: #42039529
FHA: #4831646054703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 19, 1990, and recorded in BOOK: #8068 PAGE: #531, AND MODIFIED IN REGISTER'S INSTRUMENT #20061211-0152434, in the Register's Office of Davidson County, Tennessee, Danny L. O'Neal and wife, Pamela O'Neal, conveyed to William R. O'Bryan, Jr. Trustee(s), 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: #20030816-0118503, 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 said Deed of Trust by which advertisement the sale was appointed to be held on January 8, 2008, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center, of Davidson County, Tennessee; 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 MIDFIRST BANK, a corporation, at and for the sum of THIRTY SIX THOUSAND THREE HUNDRED FIFTY DOLLARS AND 00/100, that being the highest and best bid offered; and,

WHEREAS, the said MIDFIRST BANK has assigned its interests in the said property to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF 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 MIDFIRST BANK of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned ELIZABETH A. CASH, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in MADISON, County of Davidson, State of Tennessee, to-wit:

"PLEASE SEE LEGAL DESCRIPTION ATTACHED HERETO:"

DANNY L. O'NEAL, HIS HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #8068, PAGE: #528, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, to whom the said ELIZABETH A. CASH, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

RECORDING APPOINTMENT OF SUBSTITUTE TRUSTEE	12.00
PUBLICATION EXPENSE	325.00
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	35,413.00
	$36,350.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said ELIZABETH A. CASH, Substitute Trustee, on January 8, 2008 has hereunto set her hand and seal.

Elizabeth A. Cash Substitute Trustee

ELIZABETH A. CASH, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 8, 2008, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared ELIZABETH A. CASH, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as Substitute Trustee and as her free act and deed.

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

Sharon Hogan

NOTARY PUBLIC

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-8-09

My Commission Expires:

NO TAX

PROPERTY ADDRESS
318 SCALF DRIVE
MADISON, TENNESSEE 37115

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
DEPARTMENT OF HUD
C/O PYRAMID REAL ESTATE SERVICES
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TENNESSEE 37214

RETURN TO:
THIS INSTRUMENT PREPARED BY:
WEISS SPICER, PLLC
ATTORNEYS AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103-1991
901-526-8296

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$*****EXEMPT*****EXEMPT*****EXEMPT*********

AFFIANT Elizabeth A. Cash

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF January 8, 20 08

NOTARY PUBLIC Sharon Hogan

MY COMMISSION EXPIRES

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-8-09

LEGAL DESCRIPTION

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING PART OF LOT: #13 ON THE PLAN OF THE ANDERSON ESTATES AS OF RECORD IN BOOK: #1130, PAGE: #37, REGISTER'S OFFICE FOR SAID COUNTY, BEING LOT: #146 ON THE PLAN OF RESUBDIVISION OF LOT: #1 AND #13, OF SAID ANDERSON ESTATES, NOT OF RECORD, DESCRIBED ACCORDING TO A SURVEY MADE BY ANDERSON AND GEE, SURVEYORS, AUGUST 5, 1946, AS FOLLOWS:

BEGINNING ON THE EAST MARGIN OF SCALF DRIVE AT THE NORTHWEST CORNER OF THE PROPERTY CONVEYED TO JAMES HENRY NEWLAND AND WIFE, BY DEED FROM JOSEPH D. MILLIRON ET AL, AS OF RECORD IN BOOK: #1031, PAGE: #303, SAID REGISTER'S OFFICE;

THENCE WITH THE LINE BETWEEN LOT: #146 AND #148 AND NEWLAND'S NORTHEASTERLY LINE, EAST 169.5 FEET TO THE COMMON CORNER OF LOT: #134, #135, #146, AND #148;

THENCE WITH THE LINE BETWEEN LOT: #135 AND #146, NORTH 50 FEET TO THE COMMON CORNER OF LOT: #135, #136, #145, AND #146;

THENCE WITH THE LINE BETWEEN LOT: #145 AND 146 WEST 170.1 FEET TO THE EAST MARGIN OF SCALF DRIVE;

THENCE WITH THE SAME SOUTH 50 FEET TO THE BEGINNING.

THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY.