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: 07/09/08 13:50 2 pgs
Fees:12.00 Taxes:0.00
20080709-0070610

**Tennessee FHA**

**Name: Gina A. Morrow,**
**S&K#: 05-2643**
**FHA #: 483-3188892**

**SUBSTITUTE TRUSTEE'S DEED**

**WHEREAS, by Deed of Trust dated November 21, 2002, recorded in Instrument number 20021218-0156142 in the Register's Office of Davidson County, Tennessee, Gina A. Morrow, an unmarried person conveyed to Auborn L. Hager, III, 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 20080512-0048632, 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 May 19, 2008 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 U.S. Bank National Association, as Trustee for certificate holders of Bear Stearns Asset Backed Securities I LLC, Asset Backed Certificates, Series 2004-AC5, whose address is Everhome Mortgage Company F/K/A Alliance Mortgage Company, 8100 Nations Way, Jacksonville, Florida 32256, at and for the sum of $104,739.32, that being the highest and best bid offered; and,**

**WHEREAS, the said U.S. Bank National Association, as Trustee for certificate holders of Bear Stearns Asset Backed Securities I LLC, Asset Backed Certificates, Series 2004-AC5 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 U.S. Bank National Association, as Trustee for certificate holders of Bear Stearns Asset Backed Securities I LLC, Asset Backed Certificates, Series 2004-AC5, 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 Nashville, County of Davidson, State of Tennessee, to-wit:**

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

**Unit Number 74B of Doral Country Villa Condominiums, Section Four (4) a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the plan of record in Book 5050, Page 61, as amended by Revision to Lots 73 and 74 on the Plan of Williamsburg West of record in Plat Book 5060, Page 127, Register's Office for Davidson County, Tennessee, to which source reference is hereby made for a more complete and accurate description, together with the said apartment's appurtenant undivided interest in the general an limited common elements of the condominium.**

**This legal description is identical with that in Deed of Trust recorded in Instrument number 20021218-0156142 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 20021218-0156142 in the Register's Office of Davidson County, Tennessee.**

**The last deed of record is Warranty Deed, recorded in Instrument Number 20010611-0061455, 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.**

**Ashley Jones, Authorized Agent**

**STATE OF TENNESSEE**
**COUNTY OF SHELBY**

**On the** 19th **day of** May **, 2008, before me, a Notary Public, in and for said State and County, personally appeared Ashley Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be the 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.**

12/28/08
**My commission expires:**

**Notary Public**

DEEANNA McKIERNAN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
MY COMM. EXP. 12-28-08

**NO TAX/GOVERNMENTAL AGENCY**

**PROPERTY ADDRESS:** **813 Williamsburg West Drive, #74B, Nashville, TN 37221**

**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 #05-2643**
**Map & Parcel -142060C01600CO**

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