FILE NO.: 221.0724202TN\X
LOAN NO.: 0033102427\FHA

Davidson County DEEDTRS
Recvd: 08/26/08 10:11 2 pgs
Fees:12.00 Taxes:0.00
20080826-0087530

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 15, 2003 and recorded in the Register's Office of Davidson County, TN, at Instrument 200305090062591, ("Deed of Trust")Holley Morris and Micheal Morris conveyed to D. M. Grisham, 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 Suntrust Mortgage; and

WHEREAS, **Suntrust Mortgage,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20071205-0140827** 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 11/16/2007, 11/23/2007, 11/30/2007, in THE NASHVILLE RECORD, by which advertisement the sale was held on December 13, 2007, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A 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 **Suntrust Mortgage**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $84,945.55; 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 Suntrust Mortgage as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, 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:

Exhibit A Being Lot No. 52 on the Plan of Overlook Estates, Block "A", as of record in Plat Book 843, Page 105, Register's Office for Davidson County, Tennessee, to which said plan

reference is hereby made for a more complete and accurate legal description thereof. Being the same property conveyed to the within named grantors by deed of record in Instrument Number 20030509-0062590, Register's Office for said County. Said Michael Morris joins in this Deed of Trust for the purpose of conveying and waiving and all right, title and interest, if any, he may have in and to the said property. The said Michael Morris having no person liability in connection with the loan to which reference is made herein.

The last recorded Warranty Deed was filed of record at Instrument 200305090062590 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, **Nationwide Trustee Services, Inc.**, 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 13th day of December, 2007.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 13th day of December, 2007, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, 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 **Nationwide Trustee Services, Inc.**, 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.

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

NO TAX – GOVERNMENTAL AGENCY

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MSP No.: 221.0724202TN (Morris)
Lender Loan No.: 0033102427
Property Address: 112 Wiley Street, Madison, TN 37115
Tax Parcel ID No.: 43-09-0;37.00

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