RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Roy Gower and Allyson Gandy a/k/a Allyson Laura Gower

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 11/04/08 08:23 2 pgs
Fees:12.00 Taxes:0.00
20081104-0109447

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 28, 2003 and recorded March 13, 2003, as Instrument No. 20030313-0033757 in the Register's Office of Davidson County, Tennessee, Roy Gower and Allyson Gandy a/k/a Allyson Laura Gower conveyed to David W. Kious, as Trustee for Georgia Bank & Trust Co. of Augusta D/B/A GB & T Mortgage, 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 has appointed **SHELLIE WALLACE** as Successor Trustee and **GREG IVESTER** as Co-Trustee by instrument of record recorded on September 22, 2008 as Instrument No. 20080922-0096561 in the Register's Office of Davidson County, Tennessee; 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 has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; and

WHEREAS, pursuant to said advertisement and notice, on October 8, 2008 at the Davidson County Courthouse in Nashville, Tennessee, 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 Chase Home Finance LLC, at and for the sum of $123,955.80, that being the highest and best bid offered; and

WHEREAS, the said Chase Home Finance LLC has assigned its interest in said property to The Secretary of Housing and Urban Development, his/her successors and/or assigns; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Chase Home Finance LLC of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to The Secretary of Housing and Urban Development, his/her successors and/or assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being all of Lot No. 5, on the Plan of Mt. View Subdivision, Section One, as shown by plat appearing of record in Plat Book 11700, Page 36, as amended in Instrument No. 20010523-0053206, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete, details of said lot.
> Being the same property conveyed to Roy Gower and Allyson Gandy, both unmarried, as joint tenants with rights of survivorship by deed from Thoroughbred Construction, LLC, a Tennessee limited liability company, as of record in instrument 20030313-0033756, Register's Office for said County.
>
> Commonly known as: 3521 Mount View Ridge Drive, Antioch, Tennessee 37013-1458.
>
> Tax Parcel No.: 150120C00500C0

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto The Secretary of Housing and Urban Development, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 9th day of Oct, 2008.

Greg Ivester, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Greg Ivester, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 9th day of Oct, 2008.

Notary Public

My Commission Expires:

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $123,955.80, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale. However, the grantee(s) are exempt from any and all transfer taxes.

Greg Ivester, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Greg Ivester, as Co-Trustee, with who I am personally acquainted, and whom acknowledged that such person executed the foregoing Form for Oath for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 9th day of Oct, 2008.

Notary Public

My Commission Expires:

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Department of Housing and Urban Development
c/o Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, Tennessee 37214

FHA No. 483-3233066-703