BILL GARRETT, Davidson County
Trans:T20100006127 DEEDTRS
Recvd: 02/01/10 13:26 2 pgs
Fees:12.00 Taxes:0.00
20100201-0007926

TENNESSEE/FHA
MAP: #148-14-252

JASMINE MUSA
FLAGSTAR: #501856925
FHA: #483-3814771-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 9, 2008, and recorded in REGISTER'S INSTRUMENT: #20080402-0033156, in the Register's Office of Davidson County, Tennessee, Betty J. Musa, a single person, Jasmine Musa, a single person as joint tenants with rights of survivorship, conveyed to K.E.L. Title Insurance Agency, Inc. 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 REGISTER'S INSTRUMENT: #20090810-0075236, 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 December 22, 2009, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Sommet Center F/K/A 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 FLAGSTAR BANK, FSB, a corporation, at and for the sum of ONE HUNDRED EIGHT THOUSAND FIVE HUNDRED NINETY DOLLARS AND 00/100, that being the highest and best bid offered; and,

WHEREAS, the said FLAGSTAR BANK, FSB 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 FLAGSTAR BANK, FSB 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 the County of Davidson, State of Tennessee, to-wit:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT: #98 ON THE PLAN OF HAYWOOD FOREST - SECTION THREE, AS OF RECORD IN BOOK #5200, PAGE: #245, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

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

BETTY J. MUSA, A SINGLE PERSON AND JASMINE MUSA, A SINGLE PERSON, JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT: #20060913-0113189, 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	298.00
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	107,680.00
	$108,590.00

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 December 22, 2009 has hereunto set her hand and seal.

Elizabeth A. Cash, Substitute Trustee
ELIZABETH A. CASH, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On December 22, 2009, 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.

Brenda L. Doyle
NOTARY PUBLIC

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

MY COMMISSION EXPIRES: 8.22.12

My Comm. Exp. 8-22-2012

NO TAX

PROPERTY ADDRESS
4817 GILLESPIE DRIVE
ANTIOCH, TENNESSEE 37013

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, December 22, 2009
NOTARY PUBLIC Brenda L. Doyle
MY COMMISSION EXPIRES 8.22.2012

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

My Comm. Exp. 8-22-2012