BILL GARRETT, Davidson County
Trans:T20100031223 DEEDTRS
Recvd: 05/24/10 15:19 2 pgs
Fees:12.00 Taxes:0.00
20100524-0040053

Tennessee/FHA
Map: #049-15-005.00

Eleanor Harding
MIDLAND: #36119455
FHA: #483100996924 6

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 2, 1985, and recorded in BOOK: #6533, PAGE: #564, MODIFIED IN INSTRUMENTS: #20030401-0042537; #20050825-0101660; #20061003-0122469; #20070821-0100040; #20080619-0063409, in the Register's Office of Davidson County, Tennessee, Eleanor L. Harding and Crystal D. Harding, conveyed to Michael L. Padalino 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: #20030816-0118718, 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 February 16, 2010, 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 the Courthouse, 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 SEVENTY NINE THOUSAND SEVEN HUNDRED TWENTY FIVE AND NO/100'S DOLLARS , 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 VALERIE ANN SPICER, 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 County of Davidson, State of Tennessee, to-wit:

BEING LOT: #5-A, OF THE ZONE LOT DIVISION OF LOTS: #5 AND #6, OF DEER MEADOWS, PHASE ONE, OF RECORD IN BOOK: 6250, PAGE: #316, AMENDING PLAT BOOK: #5800, PAGE: #270, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

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

ELEANOR L. HARDING AND CRYSTAL D. HARDING, AS JOINT TENANTS IN COMMON WITH RIGHT OF SURVIVORSHIP, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #6533, PAGE: #561, 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 VALERIE ANN SPICER, 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	286.00
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	78,827.00
	$79,725.00

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 VALERIE ANN SPICER, Substitute Trustee, on February 16, 2010 has hereunto set her hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 16, 2010, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared VALERIE ANN SPICER, 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.

NOTARY PUBLIC

SHARON HOGAN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 10-15-2013

MY COMMISSION EXPIRES:

NO TAX

PROPERTY ADDRESS
3417 TISDALL DRIVE
WHITES CREEK, TENNESSEE 37189-9219

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
SUBSCRIBED AND SWORN TO BEFORE ME, February 16, 2010
NOTARY PUBLIC
MY COMMISSION EXPIRES

SHARON HOGAN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 10-15-2013