BILL GARRETT, Davidson County
Trans:T20100067644 DEEDTRS
Recvd: 10/25/10 15:35 3 pgs
Fees:17.00 Taxes:0.00
20101025-0085463

TENNESSEE/FHA
MAP: #147-10-56.

BILLY GIBSON
FLAGSTAR: #502551715
FHA: #483-4149157-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 18, 2009, and recorded in REGISTER'S INSTRUMENT: #20090730-0071353, in the Register's Office of Davidson County, Tennessee, Billy G. Gibson and Juanita Gibson, married, conveyed to Craig Caldwell 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: #20100514-0037123, 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 June 1, 2010, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Bridgestone 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 FLAGSTAR BANK, FSB, a corporation, at and for the sum of ONE HUNDRED NINETY TWO THOUSAND SEVEN HUNDRED FIFTEEN 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 Nashville, County of Davidson, State of Tennessee, to-wit:

"PLEASE SEE LEGAL DESCRIPTION ATTACHED HERETO:"

BILLY G. GIBSON AND JUANITA GIBSON, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT: #20030307-0030232, 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	376.00
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	191,727.00
	$192,715.00

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 June 1, 2010 has hereunto set her hand and seal.

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

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 1, 2010, 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

MY COMMISSION EXPIRES: 8-22-2012

BRENDA L. DOYLE
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 8-22-2012

NO TAX

PROPERTY ADDRESS
5029 EDMONDSON PIKE
NASHVILLE, TENNESSEE 37211

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
DEPARTMENT OF HUD
C/O MICHAELSON, CONNOR & BOUL
4400 WILL ROGERS PARKWAY, SUITE 300
OKLAHOMA CITY, OKLAHOMA 73108-1837

RETURN TO:
THIS INSTRUMENT PREPARED BY:
WEISS SPICER CASH, 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, June 1, 2010
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

LEGAL DESCRIPTION

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

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT #301, SECTION FIVE, CALDWELL COUNTY ESTATES,

AS SHOWN ON PLAT OF RECORD IN PLAT BOOK #3300, PAGE #16, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULARLY DESCRIPTION OF SAID LOT.

INCLUDED IN THE ABOVE BUT EXCLUDED THERE FROM IS THAT PORTION DESCRIBED AS FOLLOWS:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING PART OF LOT #301 ON THE PLAN OF CALDWELL COUNTRY ESTATES, SECTION V, OF RECORD IN PLAN BOOK: #3300, PAGE #16, REGISTER'S OFFICE FOR SAID COUNTY, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT, SAID POINT BEING THE SOUTHERN PROPERTY LINE AND 25 FEET FROM THE CENTERLINE OF EDMONDSON PIKE,

THENCE ALONG SAID PROPERTY LINE NORTH 47 DEGREES 19 MINUTES WEST FOR 5 FEET TO A POINT;

THENCE NORTH 42 DEGREES 41 MINUTES EAST FOR 90 FEET TO A POINT ON THE COMMON PROPERTY LINE OF PARCEL 56 ON MAP #147-10, AND PARCEL #57 ON MAP #147-10;

THENCE ALONG SAID PROPERTY LINE SOUTH 47 DEGREES 19 MINUTES EAST FOR 5 FEET TO A POINT;

THENCE ALONG THE EXISTING RIGHT OF WAY LINE OF EDMONDSON PIKE SOUTH 42 DEGREES 41 MINUTES WEST 90 FEET TO THE POINT OF BEGINNING AND CONTAINING THEREIN AN AREA OF 450 SQUARE FEET, MORE OR LESS.

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