TENNESSEE/FHA
MAP: #163-040-A-54400CO

TAMMY SANDERS
FLAGSTAR: #501758729
FHA: #483-3802195-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 15, 2008, and recorded in REGISTER'S INSTRUMENT NO. 20080125-0007778, MODIFIED AT INSTRUMENT NO. 20090917-0086913, in the Register's Office of Davidson County, Tennessee, Tammy Sanders, an unmarried woman, conveyed to W. Aaron Fortner 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 NO. 20090710-0064761 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 7, 2010 at which time said sale was postponed and held on January 11, 2011, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Bridgestone 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 FORTY SIX THOUSAND TWENTY FIVE 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 Antioch, County of Davidson, State of Tennessee, to-wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT 544, HAMILTON CROSSINGS TOWNHOMES, AS DESCRIBED IN INSTRUMENT #20040212-0016945, AS AMENDED IN INSTRUMENT #20050310-0026734, SAID REGISTER'S OFFICE, OF WHICH REFERENCE IS HEREIN MADE FOR A MORE COMPLETE 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.

TAMMY SANDERS, HER HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT #20051005-0119688, Register's Office of Davidson County, Tennessee.

THIS INSTRUMENT PREPARED BY
WEISS SPICER CASH PLLC
ATTORNEY AT LAW
208 ADAMS AVE.
MEMPHIS, TN 38103-1991

BILL GARRETT, Davidson County
Trans:T20120005307 DEEDTRS
Recvd: 01/23/12 14:36 2 pgs
Fees:12.00 Taxes:0.00
20120123-0006324

Subject to any unpaid taxes;

Notice of the Right to Foreclose has been given in compliance with T.C.A. § 35-5-117.

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	287.50
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	145,125.50
	$146,025.00

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 January 11, 2011 has hereunto set her hand and seal.

Elizabeth A Cash Substitute Trustee

ELIZABETH A. CASH, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 11, 2011, 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.

Dixie Chambers

NOTARY PUBLIC

DIXIE CHAMBERS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

My Comm. Exp. 8-22-2012

MY COMMISSION EXPIRES:

NO TAX

PROPERTY ADDRESS
3001 HAMILTON CHURCH ROAD #544
ANTIOCH, TENNESSEE 37013

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, January 11, 2011
NOTARY PUBLIC Dixie Chambers
MY COMMISSION EXPIRES

DIXIE CHAMBERS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

My Comm. Exp. 8-22-2012