Tennessee VA

Name: James A. Day
S&K#: 90-3-0284
VA #: LH317262TN
Loan#: 1100-3212

THIS INSTRUMENT PREPARED BY AND RETURN TO:
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124

SUBSTITUTE TRUSTEE'S DEED

BOOK 8117 PAGE 792

WHEREAS, by Deed of Trust dated June 16, 1983, recorded in Book 6079, Page 312, in the Register's Office of Davidson County, Tennessee, Frederick A. DeRocher and wife, Lisa M. Barone conveyed to Albert Wm. Johnson, Trustee, 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 Book 8074, Page 899, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on Wednesday, May 23, 1990 at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 Magnolia Federal Bank for Savings, whose address is c/o Law Offices of Moore and Jones, 623 Main Street, Hattiesburg, MS 39403, at and for the sum of $56,471.00, that being the highest and best bid offered; and,

WHEREAS, the said Magnolia Federal Bank for Savings has assigned its interests in the said property to Secretary of Veterans Affairs, an Officer of the United States of America, 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 Magnolia Federal Bank for Savings, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, First Financial Title Agency of Tennessee, Inc., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Veterans Affairs, an Officer of the United States of America, his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 23 on the Plan of Hermitage Hills, Section 12, of record in Book 4675, page 125, said Register's Office, to which plan reference is hereby made for a more complete and accurate legal description.

29279

IDENTIF. TREFERENCE

MAY 29 12 11 PM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

5269 05/29 0101 03CHECK 6.00

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 6079, Page 312, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7254, Page 159, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, easements and restrictions.

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 Secretary of Veterans Affairs, an Officer of the United States of America, his successors and assigns, in fee simple forever, to whom the said First Financial Title Agency of Tennessee, Inc., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under it, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said First Financial Title Agency of Tennessee, Inc., Substitute Trustee, has hereunto set its hand and seal on Wednesday, May 23, 1990.

FIRST FINANCIAL TITLE AGENCY OF TENNESSEE, INC.

Joe M. Kirsch, President

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Joe M. Kirsch with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the president of First Financial Title Agency of Tennessee, Inc. the within named bargainor, a corporation, and that he as such president executed the foregoing instrument for the purposes therein contained signing the name of the corporation by himself as president.

WITNESS my hand and Notarial Seal at Office the day and year above written.

Shannon Naugher
Notary Public

SHANNON NAUGHER NOTARY PUBLIC SHELBY COUNTY, TN EXP. DEC. 6, 93

NO TAX

PROPERTY ADDRESS: 840 Hermitage Ridge, Hermitage, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Veterans Affairs
c/o Director, VA Regional Office
110 9th Avenue, S.
Nashville, TN 37203

S & K File #90-3-0284