SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 14, 1986, and recorded in Book 6990, Page 266, in the Register's Office of Davidson County, Tennessee, Brian J. Hearnsberger, unmarried, conveyed to Wilkins & Ivey, Attorneys 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 Book 8344, Page 444 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 the 26th day of June, 1991, at the main south door 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 Lomas Mortgage USA, Inc., a corporation, whose address is P.O. Box 226407, Dallas, Texas 75222 at and for the sum of Seventy-one Thousand Four Hundred Forty and No/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Lomas Mortgage USA, Inc. has assigned its interests in the said property to the Secretary of Veterans Affairs, 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 Lomas Mortgage USA, Inc. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Veterans Affairs, 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 Lot No. 78 on the Plan of Whittemore Valley, Section Three, of record in Book 6250, Page 550, Register's Office for said County.

Said Lot No. 78 fronts 82.50 feet on the northwesterly margin of Michele Drive and extends back 143.69 feet on the northeasterly line and 102.00 feet on the southwesterly line to a dead line in the rear, measuring 92.44 feet thereon.

Mary Clarke obtained title to the above-captioned real estate by Deed of Record in Book 8041, Page 815, 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 Veterans Affairs, his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	6.00
Publication Expense	234.90
Attorney's Fees and Trustee's Fees	275.00
Credit on Note	70,924.10
	$71,440.00

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has hereunto set his hand and seal this 26th day of June, 1991.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 26th day of June, 1991, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

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

Andrea Middleton
NOTARY PUBLIC

My Commission Expires: My Commission Expires March 28, 1995

NO TAX

PROPERTY ADDRESS
544 Michele Drive
Antioch, Tennessee 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Veterans Administration
Regional Office
110 9th Avenue South
Nashville, TN 37203

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

JUN 26 10 20 AM '91

IDENTIFICATION REFERENCE

2581.7.

6.00