THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P O BOX 241155
MEMPHIS, TN 38124 1155

BOOK 8550 PAGE 945

Tennessee VA

Name: Ronald E. Word and
Christine E. Word
S&K#: 90-0524
VA #: LH-366459
Loan#: 154388-3

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 23, 1987, recorded in Book 7305, Page 835, Register's Office of Davidson County, Tennessee, Curtis W. Laney and wife, Betty E. Laney conveyed to Leader Enterprises, Inc., 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 8491, page 334, 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, FEBRUARY 5, 1992** 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 Real Estate Financing, Inc., whose address is P. O. Box 669, Montgomery, Alabama, at and for the sum of $61,470.00, that being the highest and best bid offered; and,

WHEREAS, the said Real Estate Financing, Inc. 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 Real Estate Financing, Inc., 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Described land situated in Antioch, County of Davidson, and State of Tennessee, to wit: Being Unit No. 13, Harbor Landing, Section Two, as shown on plat of record in Plat Book 6250, Page 352, said Register's Office, to which reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed recorded in Book 7305, Page 835, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7305, Page 835, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7901, page 820, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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, February 5, 1992.

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.

Notary Public

My Commission Expires 3-28-95

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 3208 Harbor Landing, Antioch, TN 37013

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 #90-0524

Map & Parcel #150-3-198

84405

IDENTIFICATION REFERENCE

FEB 14 1 52 PM '92

DAVIDSON COUNTY, TN

1431 02/14 0101 03CHECK 6.00