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

BOOK 8975 PAGE 130

Tennessee VA

Name: Alan Ray Beard and Jo Lynn Beard
S&K#: 92-1218
VA #: 388999
Loan#: 6864907

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 27, 1990, recorded in Book 8187, Page 744, Register's Office of Davidson County, Tennessee, Alan R. Beard and wife, Jo Lynn Beard conveyed to Neldia J. Moore, 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 8891, Page 491, 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, JUNE 2, 1993** 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 JHM Mortgage Sercurities, L.P., whose address is c/o Standard Federal Savings Association, P. O. Box 9481, Gaithersburg, MD 20898, at and for the sum of $79,719.00, that being the highest and best bid offered; and,

WHEREAS, the said JHM Mortgage Sercurities, L.P. 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 JHM Mortgage Sercurities, L.P., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, 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:

Described property in Davidson County, Tennessee, being Lot No. 75 on the Plan of Roxborough Subdivision, as of record in Book 5200, Page 238, Register's Office for said County, to which plan reference is hereby made for a more complete and detailed desciption of said lot.

This legal description is identical with that in Deed recorded in Book 8187, Page 744, 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 8187, Page 744, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8187, Page 741, 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 Joe M. Kirsch, 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 Joe M. Kirsch, Substitute Trustee, has hereunto set its hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 4th day of June, 1993, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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.

Notary Public

TIFFANY STERLING
NOTARY AT LARGE
STATE OF TENNESSEE
My Commission Expires 8-26-96

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 5169 Roxborough Drive, Hermitage, Tennessee 37076

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 #92-1218 Map & Parcel - 98-1-69

5028 06/08 0101 03CHECK 8.00

28040

IDENTIFICATION REFERENCE

JUN 8 1 39 PM '93

REGISTER'S OFFICE
DAVIDSON COUNTY, TN