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

BOOK 9047 PAGE 380

NAME: John Morrow and Linda Morrow
S&K#: 93-0457
LOAN#: 038-036-40108

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated June 23, 1989, recorded in Book 7873, Page 704, Register's Office of Davidson County, Tennessee, John L. Morrow and wife, Linda M. Morrow, conveyed to Joe E. Phillips, 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 8964, Page 463, 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, AUGUST 11, 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 Hibernia National Bank, whose address is c/o United Companies Financial Corporation, P.O. box 1591, Baton Rouge, LA 70821-1591, at and for the sum of $68,843.30, that being the highest and best bid offered; 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 Hibernia National Bank, 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 Hibernia National Bank, its 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 property in Davidson County, Tennessee being Lot No. 53, Section 10, Hazelwood Subdivision, as record in Book 3842, page 232, Register's Office for said County, to which plan reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7873, Page 704, 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 7873, Page 704, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6374, Page 731, Register's Office for Davidson County,

Tennessee.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d)(1). Attached hereto is a copy of said notice.

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 Hibernia National Bank, its 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 him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 12th day of August, 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

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $68,843.30, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the date written above.

Notary Public

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

PROPERTY ADDRESS: 4644 Dowdy Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
**Hibernia National Bank**
**c/o United Companies Financial Corporation**
**P.O. box 1591**
**Baton Rouge, LA 70821-1591**

S & K #:93-0457
Map & Parcel - 149-9-60

9746 08/13 0101 03CHECK 271.56

93 AUG 13 PM 3:13

FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

52052
IDENTIF. & REFERENCE

**LAW OFFICES OF SHAPIRO & KIRSCH**
**P. O. BOX 241155**
**MEMPHIS, TENNESSEE 38124-1155**
**(901) 767-5566**

June 21, 1993

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
P 196 678 092

District Director
Internal Revenue Service
P.O. Box 1107
Nashville, TN 37202

Attention: Chief, Special Procedures Staff

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from John L. Morrow and wife, Linda M. Morrow to Joe E. Phillips, Trustee, dated June 23, 1989, recorded in the Register's Office of Davidson County, Tennessee, in Trust Deed Book 7873, Page 704, has been requested by the noteholder, Hibernia National Bank, to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Lien recorded in Book 6667, Page 19 and corrected in Book 8427, Page 651.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property in Davidson County, Tennessee being Lot No. 53, Section 10, Hazelwood Subdivision, as record in Book 3842, page 232, Register's Office for said County, to which plan reference is hereby made for a more complete description.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on Wednesday, August 11, 1993, 10:00 a.m., Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale proceeds are as follows:

| | |
|---|---|
| Unpaid principal balance | $ 61,056.87 |
| Interest from 11/92-8/93 | $ 7,278.00 |
| Late charges | $ 405.10 |
| Attorney fees | $ 500.00 |
| Advertisement | $ 234.90 |
| Recording charges | $ 39.00 |
| State tax | $ 209.60 |
| TOTAL | $ 63,723.47 |

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch
Enclosures
cc: United Companies Financial Corporation

SENDER:
- Complete items 1 and/or 2 for additional services.
- Complete items 3, and 4a & b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

I also wish to receive the following services (for an extra fee):
1. ☐ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
District Director
IRS
PO Box 1107
Nashville, Tn. 37202

4a. Article Number
P 196 678 092

4b. Service Type
☐ Registered ☐ Insured
☑ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

5. Signature (Addressee)

6. Signature (Agent)

7. Date of Delivery
JUN 24 1993

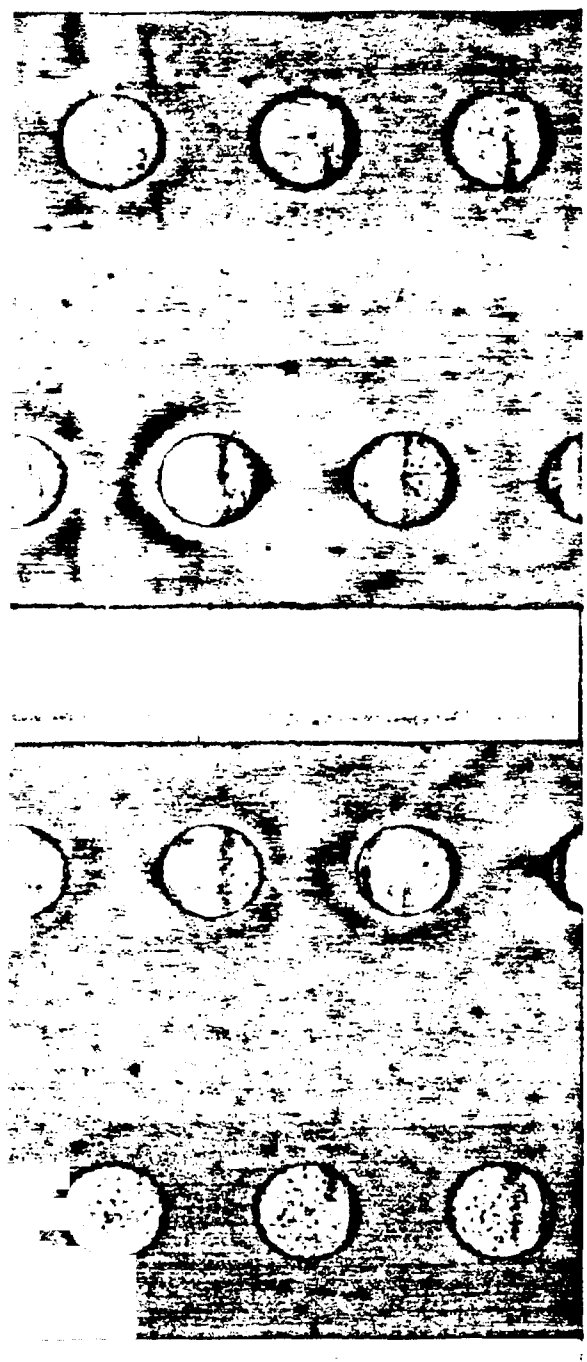
8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1991 *U.S. GPO: 1992—323-402 DOMESTIC RETURN RECEIPT

Thank you for using Return Receipt Service.

P 196 678 092
Receipt for Certified Mail
No Insurance Coverage Provided
Do not use for International Mail
(See Reverse)

| | |
|---|---|
| Sent to IRS | |
| Street and No. | |
| P.O., State and ZIP Code | |
| Postage | |
| Certified Fee | $ |
| Special Delivery Fee | |
| Restricted Delivery Fee | |
| Return Receipt Showing to Whom & Date Delivered | |
| Return Receipt Showing to Whom, Date and Addressee's Address | |
| TOTAL Postage & Fees | $ 3.00 |
| Postmark or Date | 6-21-93 |



**OFFICIAL RECEIPT**

**FELIX Z. WILSON, II**

**REGISTER OF DAVIDSON COUNTY**
**NASHVILLE, TENNESSEE**

RECEIVED OF _____

FOR _____

BOOK 9047 PAGE 384

| | | |
|---|---|---|
| CO - CONVEYANCE | CC - CERTIFIED COPY | MISC - MISCELLANEOUS |
| MO - MORTGAGE | REL - RELEASE | CO TX - STATE TAX CONVEY |
| WD - WARRANTY DEED | UCC - UNIFORM COMMERCIAL CODE | MO TX - STATE TAX MORT |
| TD - TRUST DEED | | PRFEE - PROBATE FEE |

| DATE | SYMBOL | VALUATION | TAX AND FEES | TOTAL PAID |
|---|---|---|---|---|
| | | | | |

| | |
|---|---|
| CAMT | 68843.30 |
| CON TX | 254.56 |
| PRFEE | 1.00 |
| MDEED | 16.00 |
| TOTAL | 271.56 |
| CHECK | 271.56 |

08/13/93 01 15:13 0001 9746

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

52052
IDENTIF. # REFERENCE

93 AUG 13 PM 3:

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

**No.** 686090