THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF JOE M. KIRSCH
P.O. BOX 241955
MEMPHIS, TN 38124-1955

Tennessee VA

Name: William T. Graves, Sr. and Sheryl A. Graves
S&K#: 94-0236
VA #: LH366-882
Loan#: 637206

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 26, 1987, recorded in Book 7337, Page 444, Register's Office of Davidson County, Tennessee, Kent B. Zimmerman and wife, Janet K. Zimmerman conveyed to D. Anderson Ferrell, 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 9275, Page 795, 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 18, 1994** 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 Resolution Trust Corporation as Conservator for Standard Federal Savings Association Transferee of Resolution Trust Corporation as Receiver for Standard Federal Savings Bank, whose address is P. O. Box 9481, Gaithersburg, MD 20898, at and for the sum of $64,990.67, that being the highest and best bid offered; and,

WHEREAS, the said Resolution Trust Corporation as Conservator for Standard Federal Savings Association Transferee of Resolution Trust Corporation as Receiver for Standard Federal Savings Bank 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 Resolution Trust Corporation as Conservator for Standard Federal Savings Association Transferee of Resolution Trust Corporation as Receiver for Standard Federal Savings 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 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 Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, being Lot No. 224, on the plan of Primrose Acres Subdivision, Section 3, of record in Book 2900, Page 71, Register's Office for said County.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Said Lot 224 fronts 88.0 feet on the easterly margin of Oaklynn Drive and extends back 146.0 feet on the northerly line and 212.7 feet on the southerly line to a dead line in the rear, measuring 110.0 feet thereon.

This legal description is identical with that in Deed recorded in Book 7337, Page 444, 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 7337, Page 444, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7633, Page 357, 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 19th day of May, 1994, 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

BEVERLY M. METER NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 11-24-97

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 108 Oaklynn Drive, Madison, Tennessee 37115

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 #94-0236

Map & Parcel - 33-11-69

94 MAY 23 AM 10:45
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN.

52808
IDENTIF. & REFERENCE

... 05/23 0141 03C-RECK 8.00