THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAFFIO & KIRSCH
P.O. BOX 23115
MEMPHIS, TN 38124-1115

BOOK 9594 PG 270

Tennessee VA

Name: Sandra Maddux Downey
S&K#: 94-1078
VA #: LH-342002
Loan#: 7197508

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 31, 1986, recorded in Book 6775, Page 754, Register's Office of Davidson County, Tennessee, Robert Eugene Eddy, Jr. and wife, Joyce A. Eddy conveyed to R. Conner McAllister, 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 953, Page 506, 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 **FEBRUARY 1, 1995** 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 Deposit Guaranty Mortgage Company, whose address is P.O. Box 1193, Jackson, MS 39215-1193, at and for the sum of $53,292.00, that being the highest and best bid offered; and,

WHEREAS, the said Deposit Guaranty Mortgage Company 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 Deposit Guaranty Mortgage Company, 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in the City of Antioch, Davidson County, Tennessee being Lot No. 26 on the Plan of Section Four, Apache Hills, of record in Book 4460, Page 60, Register's Office for said County.

Said Lot No. 26 fronts 59.89 feet on the westerly margin of Karen Ray Drive and extends back 174.78 feet on the northerly line and 146.50 feet on the southerly line to a broken line in the rear, measuring 68.40 feet theron.

This legal description is identical with that in Deed recorded in Book 6775, Page 754, 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 6775, Page 754, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8066, Page 85, 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 1st day of February, 1995, 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
MY COMM. EXP.
NOTARY PUBLIC AT LARGE
11-24-97
SHELBY COUNTY, TENN.

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4983 Karen Ray Drive, Antioch, Tennessee 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 #94-1078

Map & Parcel - 162-3-195

1382 02/13 0101 03CHECK 8.00

95 FEB 13 PM 1:14

FELICIA WILKINSON REGISTER
DAVIDSON COUNTY, TN.

33830

IDENTIF. & REFERENCE