THIS INSTRUMENT PREPARED AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P. O. BOX [illegible]
MEMPHIS, TN 38124-1153

BOOK 9803 PG 85

Tennessee VA

Name: Douglas Michael Riddle and Katie M. Riddle
S&K#: 95-0140
VA #: LH-412481
Loan#: 2001004189

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 24, 1993, recorded in Book 8968, Page 310, Register's Office of Davidson County, Tennessee, Douglas Michael Riddle and wife, Katie M. Riddle conveyed to Russell Martin Kerr, Jr., Kirk Dickson Rutter and Patricia Hargrove, 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 9601, Page 264, 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 **SEPTEMBER 20, 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 CTX Mortgage Company, whose address is 3333 Lee Parkway, Box 19000, Dallas TX, 75219-5111, at and for the sum of $64,489.00, that being the highest and best bid offered; and,

WHEREAS, the said CTX 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 CTX 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 Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, and more particularly described as follows, to wit:

Being Lot No. 2 on the Plan of Laurel Acres Subdivision, Section II, as of record in Plat Book 2133, Page 122, Register's Office for said County. Said Lot No. 2 fronts 100 feet on the southerly side of Whitsett Road and runs back between lines 196.9 feet on the easterly side and 198.4 feet on the westerly side, to a dead line in the rear, measuring 100.3 feet thereon.

This legal description is identical with that in Deed recorded in Book 8968, Page 310, 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 8968, Page 310, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7874, Page 669, 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 20th day of September, 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

WENDY G. PEDEN NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 2-16-1999

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 61 Whitsett Drive, Nashville, Tennessee 37210

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 #95-0140
Map & Parcel - 119 6 245

0103765
IDENTIF. & REFERENCE

95 SEP 22 AM 9:35
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

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8.00