THIS INSTRUMENT PREPARED BY
ARNOLD WEISS
ATTORNEY AT LAW
208 ADAMS AVE
MEMPHIS, TN 38103-1991

Tennessee FHA
MAP 82-3-53.
040 91840

Ricki Brown
LF #397770-9
FHA #483-1494796

Mail to

BOOK 9861 PG 446

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 31, 1988, and recorded in Book 7646, Page 128, in the Register's Office of Davidson County, Tennessee, Michael A. McCabe and wife, Virginia C. McCabe, conveyed to David R. Wilson Trustee(s), 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 9170, Page 205 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 said Deed of Trust by which advertisement the sale was appointed to be held on October 31, 1995, at the main south door of the Courthouse, of Davidson County, Tennessee; 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 Leader Federal Bank for Savings, a corporation, whose address is P.O. Box 1860, Memphis, Tennessee 38101-1860 at and for the sum of One Hundred Eleven Thousand Eight Hundred Twenty-Three and 89/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Leader Federal Bank for Savings has assigned its interests in the said property to The Secretary of Housing and Urban Development of Washington, D.C., 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 Leader Federal Bank for Savings of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development of Washington, D.C., 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:

Being Lot Number 49 on the Plan of Ridgemere, of record in Plat Book 6250 at Page 937-939, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Ricki W. Brown obtained title to the above referenced real estate by Deed of record in Book 8525, Page 74, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

Proper notice of this sale has been given to the Internal Revenue Service and this sale is made subject to the redemption rights of the Internal Revenue Service.

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 The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	111,066.89
	$111,823.89

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, on October 31, 1995 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On October 31, 1995, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, 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

My Commission Expires: My Commission Expires Feb. 23, 1999

NO TAX

PROPERTY ADDRESS
1737 Ridgemere Court
Hermitage, Tennessee 37076

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Property Disposition Division
Federal Housing Administration
Suite 1200
200 Jefferson Avenue
Memphis, TN 38103

Mail To:

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

LAW OFFICES OF
ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS, TENN. 38103-1991

ARNOLD M. WEISS
VIRGINIA CRAVEN

TELEPHONE (901) 526-8296
TELECOPIER (901) 526-3061

October 2, 1995

BOOK 9861 PG 448

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
District Director of the Internal Revenue Service
801 Broadway, MDP 148
Nashville, Tennessee 37203

ATTN: Chief, Special Procedures Staff

Re: Serial #629303961; Serial #629022860
Ricki Brown
1737 Ridgemere Court
Hermitage, TN 37076
LF #397770-9
FHA #483-1494796

Dear Sir:

We represent Leader Federal Bank for Savings the owner and holder of a first deed of trust covering the property municipally described in the above caption. A xerox copy of the instrument which, as you will notice, is of record in Book 7646, Page 128, Davidson County Register's Office, is enclosed. The indebtedness secured by the deed of trust is in default and, accordingly, consistent with the terms and conditions of the instrument, the principal balance and interest due have been accelerated and the foreclosure sale is scheduled for October 31, 1995 at 10:00 a.m. at the main south door of the Courthouse, Nashville, Davidson County, Tennessee, at which time the property will be sold at the public outcry to the highest and best bidder for cash. The principal balance of our client's debt is $87,699.32, plus interest at the rate of 10.0% per annum from November 1994 and the foreclosure fees and expenses incurred.

A xerox copy of your form 668 of record in Book 8892, Page 665 and Book 8060, Page 483, Register's Office of Davidson County, Tennessee, is enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:sb
cc: Leader Federal Bank for Savings

0124584
IDENTIFICATION REFERENCE
95 NOV 20 AM 11:
DAVIDSON COUNTY

Internal Revenue Service

District
Director

Department of the Treasury

801 Broadway MDP 148
Nashville, Tennessee 37203

Person to Contact:
Ralph Wagner
Telephone Number:
(615) 545-4424
Refer Reply to:
[redacted]-0864
Date:
October 12, 1995

ARNOLD M. WEISS
LAW OFFICES OF ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS TN 38103

BOOK 9561 PG 449

Re: Notice of Sale
Taxpayer: BROWN, RICKI
Property Address: 1737 RIDGEMERE COURT
HERMITAGE, TN 37076

Dear Mr. Weiss:

We received your notice of non-judicial foreclosure concerning the property of the taxpayer identified above. The notice dated October 2, 1995 was filed on time and contains all of the required information.

If the property is sold for more than the total due on the foreclosing instrument, plus other liens senior to the Federal tax lien(s) but junior to the foreclosing instrument, the government is entitled to the surplus proceeds. Please send any surplus proceeds to the Internal Revenue Service, 801 Broadway MDP 148, Nashville, Tennessee 37202, ATTENTION Special Procedures Function.

Thank you for your cooperation.

Sincerely,

Chief, Advisory Section
Special Procedures Branch

RECORDED AT THE REQUEST OF AND RETURN TO: LEGAL DEPT. OF FIRST AMERICAN NATIONAL BANK AT THE TIME OF MAKING IN THIS DOCUMENT CONTAINED HEREIN RECEIVED

0111 11/20 0101 03CHECK 16.00