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

BOOK 10308 PG 755

Tennessee VA

Name: Phyllis Ann Vermillion
S&K#: 95-0715
VA #: LH-262090
Loan#: 2815574

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 7, 1977, recorded in Book 5195, Page 27, Register's Office of Davidson County, Tennessee, Daniel O. Vermillion and wife, Phyllis Vermillion conveyed to James R. Wyatt, 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 9711, Page 990, 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 **DECEMBER 11, 1996** 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 Home Owners Savings Bank, FSB, whose address is c/o Fleet Mortgage Corporation, P.O. Box 1169, Milwaukee, WI 53201-1169, at and for the sum of $18,713.00, that being the highest and best bid offered; and,

WHEREAS, the said Home Owners Savings Bank, FSB 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 Home Owners Savings Bank, FSB, 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 the Old Second Civil District of Davidson County, Tennessee, to wit: Beginning at W.T. Russell Pomeroy's corner on the north side of Smith Springs Road; thence North 155 feet to the corner of Pomeroy's lot; thence East 151 feet to an iron pin; thence North 12 degrees 14 minutes East 65 feet to corner post; thence North 47 degrees 41 minutes West 52 feet to an iron pin; thence South 86 degrees 10 minutes West 197.7 feet to corner post; thence South 5 degrees 30 minutes East 96 feet to corner post; thence North 86 degrees 48 minutes East 44 feet 5 inches to a steel post; thence South 3 degrees 43 minutes West 147 feet to Smith Springs Road; thence with said road eastwardly 22 feet 8 inches to point of beginning. LESS and EXCEPT the property

conveyed in Book 6910 Page 626 and Book 8328, Page 741, Register's Office for Davidson County, Tennessee, for a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 5195, Page 27, 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 5195, Page 27, Register's Office of Davidson County, Tennessee.

The last quit claim deed of record is Quit Claim Deed, recorded in Book 8770, Page 982, and Warranty Deed, recorded in Book 5195, Page 25, 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 11th day of December, 1996, 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.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm. Exp. 8-22-2000 SHELBY CO. TN

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 2320 Smith Springs Road, Nashville, Tennessee 37217

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 #95-0715
Map & Parcel - 135 173.01

0260495
IDENTIF. & REFERENCE

96 DEC 31 PM 2:36
FELIX Z. ROBERTSON REGISTER
DAVIDSON COUNTY, TN.

0927 12/31 0101 03CHECK
8.00