173-4-A 174.C0
05 0X 00192
Tennessee VA

Richard Carnley
FNMC #280776-7
VA #433 903

BOOK 10362 PG 895

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 28, 1995, and recorded in Book 9662, Page 721, in the Register's Office of Davidson County, Tennessee, Richard Allen Carnley and wife, Connie Lee Carnley, conveyed to Russell Martin Kerr, Jr. and Kirk Dickson Rutter and Patricia Hargrove 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 10316, Page 904 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 February 18, 1997, 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 First Nationwide Mortgage Corporation, a corporation, whose address is P.O. Box 9481, Gaithersburg, Maryland 20898 at and for the sum of One Hundred Four Thousand Nine Hundred Ninety-Two and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said First Nationwide Mortgage Corporation has assigned its interests in the said property to the Secretary of Veterans Affairs, 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 First Nationwide Mortgage Corporation 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 Veterans Affairs, 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:

Land in Davidson County, Tennessee, being Lot No. 174 on the Plan of Oak Highlands Subdivision, Phase 1, of record in Plat Book 6900, Pages 432, 433, 434 and 435, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description of said lot.

Richard A. Carnley and Connie L. Carnley obtained title to the above referenced real estate by Deed of record in Book 9662, Page 718, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 Veterans Affairs, 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	400.00
Credit on Note	104,335.00
	$104,992.00

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, has on February 18, 1997 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 18, 1997, 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
4968 Alexis Drive,
Antioch, Tennessee 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Veterans Administration
Regional Office
110 9th Avenue South
Nashville, TN 37203

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

Mail to:

97FEB 28 AM 8:52
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0825 02/28 0101 03CHECK
8.00

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IDENTIF. # REFERENCE