This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT
404 JAMES ROBERTSON AVE #1114
NASHVILLE, TN 37243-0900

SUBSTITUTE TRUSTEE'S DEED BOOK 10380 PG 294

WHEREAS, on the Nineteenth day of January, 1995, STEPHEN R. JOSLEYN, was named Trustee in a Deed of Trust of even date executed by CHERYL L. NELSON, UNMARRIED, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $37,219.00, principal and interest at 5.500% per annum on the unpaid balance, said Deed of Trust being recorded in Book 9577, Page 290, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in*in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: February 6, 1997 / February 13, 1997 / February 20, 1997, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust. *Book 10339, page 541

PURSUANT to said advertisement on Friday, March 14, 1997, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON AVE #1114, NASHVILLE, TN, submitted the highest and best bid in the amount of $40,740.31.

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to TENNESSEE HOUSING DEVELOPMENT AGENCY, its successors and assigns in fee simple, and in bar of all equities above mentioned,**the following described real property, to-wit:

** SUBJECT TO THE RIGHT OF REDEMPTION BY THE INTERNAL REVENUE SERVICE BY REASON OF A FEDERAL TAX LIEN OF RECORD IN BOOK 9725, PAGE PAGE 882, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

BEING THE EASTERLY HALF OF LOT NO. 43 ON THE PLAN OF TRINITY HEIGHTS, AS OF RECORD IN BOOK 161, PAGE 38, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HRERBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CHERYL L. NELSON, UNMARRIED, BY DEED FROM DAVID W. GEORGE AND WIFE, GINA R. GEORGE OF RECORD IN BOOK 9577, PAGE 287, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THE LAND HEREIN ABOVE DESCRIBED IS CONVEYED SUBJECT TO THE

I, I. DYKE TATUM, Substitute Trustee, convey to TENNESSEE HOUSING DEVELOPMENT AGENCY, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, this Fourteenth day of March, 1997.

I. DYKE TATUM
Substitute Trustee

BOOK 10380 PG 295

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Fourteenth day of March, 1997.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

6964 03/14 0101 03CHECK 16.00

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 40,740.31.

Affiant

Subscribed and sworn to before me, this Fourteenth day of March, 1997.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

0282897
IDENTIFICATION REFERENCE

97 MAR 14 AM 11:07
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

EXHIBIT "A"

97-0026 TF (0081) TM21

Law Offices

TATUM & JONES

BOOK 10380 PG 296

I. Dyke Tatum
J. Phillip Jones

Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

Tel (615) 321-5540
Fax (615) 321-5557

February 12, 1997

INTERNAL REVENUE SERVICE
SPECIAL PROCEDURES STAFF
P. O. BOX 1107
NASHVILLE, TN 37202

97 FEB 13 PM 2:08

RE: Federal Tax Lien SERIAL NO.: 629505058
ID # [redacted]-1669
CHERYL L. NELSON, UNMARRIED
314 MARSHALL STREET, NASHVILLE, TN, 37207

Dear SIR OR MADAM

This will notify the Internal Revenue Service that property affected by the Federal Tax Lien referred to above will be sold at public auction, to the highest bidder for cash, on March 14, 1997 at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE in DAVIDSON County, Tennessee. This property is more adequately described in attached Schedule A. Please find attached the following:

1. Copy of the Tax Lien
2. Copy of the Deed of Trust being foreclosed on
3. Copy of the Mortgage Title Policy
4. Copy of the Notice of Publication

The outstanding balance of the note secured by the mortgage to be foreclosed is $36,668.66. The holder of the mortgage will at the sale bid in the property at approximate $ 36,668.66, plus costs and fees of approximately $ 1,200.00. Approximately $ 2,117.62 of this figure is interest. However the lender reserves the right to bid less than the total debt in order to preserve a possible deficiency.

Very truly yours,

I. DYKE TATUM

Received by: [signature]

Date Received: 2-13-97

Enclosures

HAND DELIVERED

2-13-97 [illegible]

EXHIBIT "B"

FEB 26 [illegible]

Internal Revenue Service
District
Director

Department of Treasury
P. O. Box 1107, MDP 148
Nashville, TN 37202

Person to Contact:
P. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
[redacted]-1669
Date:
February 21, 1997

Tatum & Jones
I. Dyke Tatum
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

BOOK 10380 PG 297

Re: Notice of Nonjudicial Sale

Taxpayer: Cheryl L. & Thomas Edward Nelson
Property: 314 Marshall Street, Nashville, TN 37207

Dear Mr. Tatum:

This is to acknowledge receipt of your correspondence dated 02-12-97, regarding the above named taxpayer. Your notice is considered adequate for a nonjudicial sale under the provisions of Section 7425(c) of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown in the heading of this letter.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487 from your local office or this office. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to us. If the sale is cancelled, please provide a brief explanation as to the reason.

Thank you for your cooperation.

Sincerely,

Pat Bisson
Chief, Advisory Section

Enclosure