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

BOOK 10660 PG 893

Tennessee VA

Name: Marvin L. Chavous and Charlotte Chavous
S&K#: 97-0915
VA #: LH-437992
Loan#: 280259-6

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 6, 1995, recorded in Book 9824, Page 771, Register's Office of Davidson County, Tennessee, Marvin L. Chavous and wife, Charlotte Chavous 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 10578, Page 521, 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 **OCTOBER 22, 1997** 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 Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation, whose address is 7022 A.C. Skinner Parkway, Suite 200, Jacksonville, Florida 32256, at and for the sum of $142,659.00, that being the highest and best bid offered; and,

WHEREAS, the said Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation 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 Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation, 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 145 on the plan of Oak Highlands, Phase 1, as of record in Plan Book 6900, Pages 432, 433, 434, and 435, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

This legal description is identical with that in Deed recorded in Book 9824, Page 771, 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 9824, Page 771, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9824, Page 768, 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 22nd day of October, 1997, 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.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-99
SHELBY COUNTY, TN.

Christine K. Thomas
Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 5128 W. Oak Highland Drive, Antioch, Tennessee 37013

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 #97-0915
Map & Parcel - 173 4A 145

4616 10/28 0101 02CHECK 8

97 OCT 28 PM 1:29
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
03634 30