BOOK 10895 PG 598

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

NAME: Allen A. Murphy and Geraldine W. Murphy
S&K#: 98-0020
LOAN#: 269846-2

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 2, 1979, recorded in Book 5463, Page 357, and re-recorded at Book 5482, Page 84, Register's Office of Davidson County, Tennessee, Allen A. Murphy and wife, Geraldine W. Murphy, conveyed to Ernest W. Turnbull, 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 10760, Page 663 and re-recorded in Book 10773, Page 617, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on **MARCH 25, 1998**, 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 George E. Butler and wife, Donnetta Butler, whose address is 4124 W. Hamilton Road, Nashville, Tennessee 37218, at and for the sum of $96,100.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, 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 George E. Butler and wife, Donnetta Butler, 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 George E. Butler and wife, Donnetta Butler, their 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 Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot 187 on the Plan of Enchanted Hills, Section 7 or record in Book 4300, Page 61, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description

This legal description is identical with that in Deed recorded in Book 5463, Page 357, and re-recorded at Book 5482, Page 84, 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 5463, Page 357, and re-recorded at Book 5482, Page 84, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 5463, Page 354, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements, State and Federal tax liens and any other matter of record.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (1). Attached hereto is a copy of said notice.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

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 George E. Butler and wife, Donnetta Butler, their successors and assigns, in fee simple forever.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 7th day of April 1998, 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 written above.

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

Christine K. Thomas
Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $96,100.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

George E. Butler
Affiant Donnetta Butler

Subscribed and sworn to before me on the date written above.

Peggy M. Coleman
Notary Public

REG. NOTARY PUBLIC AT LARGE

PROPERTY ADDRESS: 4238 Eatons Creek Road, Nashville, Tennessee 37218

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
George and Donnetta Butler
4124 W. Hamilton Road
Nashville, TN 37218

Mail

S & K #:98-0020
Map & Parcel - 58 14 45

JOE M. KIRSCH, ATTORNEY
P. O. BOX 241155
MEMPHIS, TENNESSEE 38124-1155
(901) 767-5566

February 16, 1998

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
P 220 598 458

District Director
Internal Revenue Service
P.O. Box 1107
Nashville, TN 37202

Attention: Chief, Special Procedures Staff

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from Allen A. Murphy and wife, Geraldine W. Murphy to Ernest W. Turnbull, Trustee, dated July 2, 1979, recorded in the Register's Office of Davidson County, Tennessee, in Book 5463, Page 357, and re-recorded at Book 5482, Page 84, has been requested by the noteholder, Cenlar FSB, to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Book 8545, Page 655, Book 8545, Page 657, and Book 8580, Page 611 in the Register's Office of Davidson County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property located in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot 187 on the Plan of Enchanted Hills, Section 7 or record in Book 4300, Page 61, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **MARCH 25, 1998 @ 10:00 a.m.**, Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Unpaid principal balance	$ 45,582.40
Interest	$ 4,558.24
Late charges	$ 249.36
Attorney fees	$ 500.00
Advertisement	$ 450.00
Recording charges	$ 24.00
State tax	$ 169.50
TOTAL	$ 51,533.50

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch

Enclosures
cc: Cenlar Federal Savings Bank

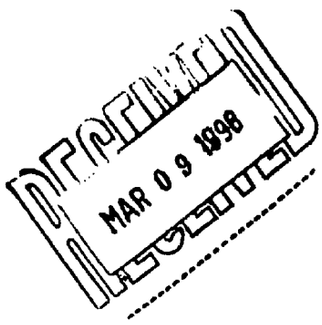
irs2.ltr
S & K #98-0020

Internal Revenue Service

District
Director

Department of Treasury

P. O. Box 1107, MDP 53
Nashville, TN 37202



Person to Contact:
P. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
[redacted]-5962
Date:
March 5, 1998

Joe M. Kirsch
P.O. Box 241155
Memphis, TN 38124

BOOK 10895 PG 602

Re: Notice of Nonjudicial Sale

Taxpayer: Allen Murphy
Property: 4238 Eatons Creek Rd., Nashville, TN 37218

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated February 16, 1998, 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 1-800-TAX-FORM. 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,

P Jackson

Gary Eaton
Chief, Advisory Section

Enclosure

98-0020
sale 3-25-98

BOOK 10895 PG 603

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

FILED
MAR 13 1998
RECORDED

March 10, 1998

Mr. Joe M. Kirsch
Attorney At Law
P. O. Box 241155
Memphis, TN 38124-1155

RE: Foreclosure Sale of Property Owned by:
Allen A. Murphy and Geraldine W. Murphy
Account Number: 2-409803688
Your S & K No: 98-0020

Dear Mr. Kirsch:

This is in reference to your letter dated February 16, 1998 concerning a foreclosure sale of property owned by **Allen A. Murphy and Geraldine W. Murphy.**

Your letter does comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties, and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest due as of **March 31, 1998** is **$3,759.00.**

After the sale, please furnish me with an accounting of the sale (a closing statement), and I will release the State's tax lien on the property sold.

I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Wilbur E. Hooks

Wilbur E. Hooks
Revenue Enforcement Manager
Special Procedures Section

c: Gary Dietz, Revenue Enforcement Supervisor, Nashville Region
Lynn York, Revenue Enforcement Supervisor, Nashville Region

JOE M. KIRSCH, ATTORNEY
P.O. BOX 241155
MEMPHIS, TENNESSEE 38124-1155
(901) 767-5566

February 16, 1998

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
P 220 598 459

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 4238 Eatons Creek Road, Nashville, Tennessee 37218
Property Owner(s): Allen A. Murphy and Geraldine W. Murphy
S & K #98-0020

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for Cenlar Federal Savings Bank, I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by Cenlar FSB.

The legal description of the property is:

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

Land in Davidson County, Tennessee, being Lot 187 on the Plan of Enchanted Hills, Section 7 or record in Book 4300, Page 61, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description

Your Notice of Tax Lien was filed: Book 8972, page 19

County: Davidson
Date: June 4, 1993
District:

and has Account Number: 1-409803688-001-8

The foreclosure will be held for cash:

Place: Davidson County Courthouse
Date: March 25, 1998
Time: 10:00 a.m.

The approximate amount of the principal obligation including interest is $50,140.64.

The approximate expenses will be:

Advertisement	$450.00
Attorney fee	$500.00
Recording	$ 24.00

Please advise immediately of any problems or objections. Also, please reference our file number on any correspondence returned to our office.

Sincerely,

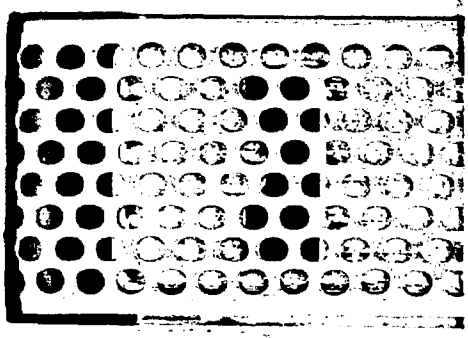
Joe M. Kirsch

Encl.
cc: Cenlar Federal Savings Bank

0428303
IDENTIF. # REFERENCE

98 APR 22 PM 2:30
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

7021 04/22 0101 03CHECK 388-



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

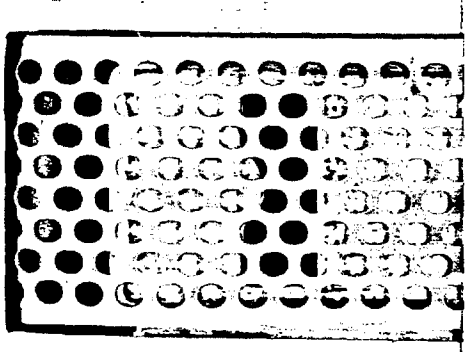
FOR _____

BOOK 10895 PG 805

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	96100.00
			CON TX	355.57
			PRFEE	1.00
			WDEED	32.00
			TOTAL	388.57
			CHECK	388.57
04/22/98	01		14:31 0001	7071

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0428303
IDENTIF. # REFERENCE

98 APR 22 PM 2:30
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1283198