NULLIFICATION OF FORECLOSURE SALE

WHEREAS, Trust Deed dated January 6, 1994 and recorded in Book 9217, Page 361, in the Register's Office of Davidson County, Tennessee, was foreclosed on January 7, 1997 as evidenced by Substitute Trustee's Deed of record in Book 10313, Page 466, in the said Register's Office; and

WHEREAS, it is the intent of the parties and the purpose of this instrument to nullify said foreclosure and reinstate the terms and conditions of the said Deed of Trust just as though the said foreclosure sale had not taken place.

NOW, THEREFORE, the owners Thomas K. Johnson and Cynthia D. Johnson and the said Arnold M. Weiss, Substitute Trustee and the Acting Secretary of Veterans Affairs, the assignee of the successful purchaser at the foreclosure sale, hereby nullify same and the Deed of Trust is reinstated as hereinabove provided.

IN WITNESS WHEREOF, the said, Thomas K. Johnson and Cynthia D. Johnson and the said Arnold M. Weiss, as Substitute Trustee, have hereunto set their hands and seal and the Acting Secretary of Veterans Affairs has caused this instrument to be signed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to Title 38, United States Code, Sections 212 and 1820 and Title 38, Code of Federal Regulations, Sections 36.4342 and 36.4520, pursuant thereto, as amended, and who is authorized to execute this instrument.

Dated this 3 day of March, 1998.

ARNOLD M. WEISS, Substitute Trustee

THOMAS K. JOHNSON

CYNTHIA D. JOHNSON

TOGO D. WEST, JR. Acting Secretary of Veterans Affairs

BY:

JAY LOVORN Loan Guaranty Officer
VETERANS AFFAIRS REGIONAL OFFICE
NASHVILLE, TN Phone 615/736-5243

Authorization pursuant to a delegation of authority contained in VA Regulations (38 C.F.R. 36.4342d)

This instrument prepared by:
ARNOLD M. WEISS
Attorney at Law
208 Adams Avenue
Memphis, TN 38103
901-526-8296

0431579
IDENTIF. ▲ REFERENCE

98 APR 30 PM 12:01
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

04/30 0101 03CHECK
6.00

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 4th day of March, 1998, 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.

DIXIE K. CHAMBERS NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 1-17-2001

Dixie K. Chambers

MY COMMISSION EXPIRES:

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 21st day of April, 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared THOMAS K. JOHNSON AND CYNTHIA D. JOHNSON, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that they executed the same as mortgagor and as their free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

ROBERTSON COUNTY NOTARY PUBLIC AT LARGE TENN

Melissa Bridges

MY COMMISSION EXPIRES:
4-8-2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me personally appeared ~~KEITH J. THOMPSON~~ JAY LOVORN, to me known to be the person who executed the foregoing instrument in behalf of Togo D. West, Jr. as Acting Secretary of Veterans Affairs, who being by me duly sworn stated that he is the Acting Loan Guaranty Officer of the Department of Veterans Affairs, a department of the United States Government, and is duly authorized to execute this deed on behalf of said Secretary, and acknowledged that he voluntarily executed the same as the free act and deed of said Secretary.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal on this the 3rd day of March, 1998.

William H Field
NOTARY PUBLIC

MY COMMISSION EXPIRES:

WILLIAM H. FIELD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

My Commission Expires JULY 28, 2001

Address of Property: 3912 Oxbow Drive, Nashville, TN 37207

RE: COUNTRYWIDE/THOMAS JOHNSON