THIS DOCUMENT PREPARED BY AND RETURN TO:
Sharon D. Bishop
Morris, Schneider & Prior, L.L.C.
3300 NE Expressway, Suite 8-B
Atlanta, GA 30341

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated the 31st day of January, 1997 and recorded in the Register's Office of Davidson County, Tennessee, at **Book 10339, Page 669**, Savanchay Malathong conveyed to Delta Title Company, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **Sharon D. Bishop** was appointed Substitute Trustee by instrument of record at **Book 10780, Page 740** in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on January 8, January 15, January 22, 1998, in THE NASHVILLE RECORD, by which advertisement the sale was held on the 5th day of February, 1998, at the main entrance of the courthouse in Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **NationsBanc Mortgage Corporation**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $134,137.69; and

WHEREAS, the said NationsBanc Mortgage Corporation has assigned its interests in the said property to the Secretary of Veterans Affairs, Washington, D. C., his successors and assigns; and

WHEREAS, the said NationsBanc Mortgage Corporation, being the owner of the debt for which said property was sold, has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by NationsBanc Mortgage Corporation as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Sharon D. Bishop**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto the **Secretary of Veterans Affairs**, Washington, D. C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being Lot **No. 93 on the Plan of Section Two, Chelsea Village Addition**, of record in **Plat Book 7900, Page 903**, Register's Office for Davidson County, Tennessee, reference to which is hereby made for a more complete description thereof.

The last recorded warranty deed was filed of record at **Book 10339, Page 667** in the Register's Office of Davidson County, Tennessee.

MAIL ENV.

98 AUG 17 PM 1:51

98 AUG 17 07:01 3CASH 10.00

04757[illegible]

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Secretary of Housing and Urban Development**, Washington, D. C., his successors and assigns forever, to whom the said, **Sharon D. Bishop** as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under her, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Sharon D. Bishop**, Substitute Trustee, has hereunto set her hand, this 5th day of February, 1998.

Sharon D. Bishop
Sharon D. Bishop, Substitute Trustee

STATE OF GEORGIA
COUNTY OF GWINNETT

On this 5th day of February, 1998, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Sharon D. Bishop**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notary Seal the day and year above written.

Judy W. Coker
Notary Public

JUDY W. COKER NOTARY PUBLIC GWINNETT COUNTY, GEORGIA EXPIRES GEORGIA JAN. 20, 2001

My Commission Expires: January 20, 2001

NO TAX - GOVERNMENTAL AGENCY

****

MS&P#: 158.976144TN/Malathong
Lender Loan#: 1104255110
Property Address: 3276 Clapham Road, Antioch, TN 37013
Tax Parcel ID No. Map 149 03 A, Parcel 32

THIS INSTRUMENT PREPARED BY & RETURN TO:
Morris, Schneider & Prior, L.L.C.
3300 NE Expressway, Suite 8B
Atlanta, Georgia 30341

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Single Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, Tennessee 37228-1803