Tennessee VA
MAP #136-16-3

Bret Andrews
PHH #7631096
VA #436 118

BOOK 11128 PAGE 567

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 16, 1995, and recorded in Book 9767, Page 260, in the Register's Office of Davidson County, Tennessee, Bret S. Andrews and Brenda M. Andrews, husband and wife, conveyed to First American Title Insurance Co. Trustee(s), 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 10650, Page 881 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 said Deed of Trust by which advertisement the sale was appointed to be held on September 16, 1998, at the Main (South) Door of the Courthouse, of Davidson County, Tennessee; 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 Cendant Mortgage, a corporation, at and for the sum of Sixty-Two Thousand Three Hundred Seventy-Two and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Cendant Mortgage has assigned its interests in the said property to the Secretary of Veterans Affairs, 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 Cendant Mortgage of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Veterans Affairs, 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:

Land in Davidson County, Tennessee, being Lot No. 75-A, Zone Lot Division, Lots 74 through 77, Chelsea of Priest Lake, Section 1-A, of record in Book 5200, page 696, amended in Book 6250, page 36, said Register's Office. Said Lot No. 75-A fronts 45.08 feet on the northeasterly side of Folkstone Drive and runs back 143.68 feet on the southeasterly line, which is a broken line and 130.0 feet on the northwesterly line to a line in the rear which measures 28.72 feet thereon.

Bret S. Andrews and Brenda Andrews obtained title to the above referenced real estate by Deed of record in Book 9767, Page 257, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 the Secretary of Veterans Affairs, his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	400.00
Credit on Note	61,615.00
	$62,372.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on September 16, 1998 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On September 16, 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.

Alita G. Hailey
NOTARY PUBLIC

My Commission Expires: 6-19-2001

SHELBY COUNTY, TN
ALITA G. HAILEY
NOTARY PUBLIC AT LARGE

NO TAX

PROPERTY ADDRESS
3710 Folkstone Drive,
Antioch, Tennessee 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Department of Veterans Administration
C/o Seasons Mortgage Group, Inc.
9325 Midlothian Turnpike, Suite A
Richmond, VA 23235

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

Mail to:

0492654
IDENTIF. # REFERENCE

98 SEP 28 AM 10:

REGISTER
SHELBY COUNTY, TN

5900 09/28 0101 03CHECK 10.00