162-02
52.

Tennessee

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 23, 1988, and recorded in Book 7528 Page 739 in the Register's Office of Davidson County, Tennessee, Bernard R. Lewis and wife Gracie Y. Lewis, conveyed to Phillip Stephen Freeman, 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 10805, Page 888 in the Register's Office of said County; 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 January 5, 1999, 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 sale James E. Jose, whose address is 5460 Hickory Park Drive, Antioch, TN 37013, being the highest and best bidder, became the purchaser of said property at and for the sum of Seventy Thousand Four Hundred Twenty-nine and 90/100 Dollars; and,

WHEREAS, the purchaser, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the amount of his bid.

NOW, THEREFORE, in consideration of the premises and the payment by James E. Jose of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said James E. Jose, his heirs 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:

Land in Davidson County, Tennessee, being lot No. 93 on the plan of Colewood Acres-Section 2, as of record in Book 3700, Page 135, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate legal description.

Bernard R. Lewis and wife Gracie Y. Lewis obtained title to the above referenced real estate by Deed of record in Book 7498, Page 862, Register's Office of Davidson County, Tennessee.

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 70,429.90
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
JAN 13 1999
NOTARY PUBLIC
MY COMMISSION EXPIRES 5/27/2000

NOTARY PUBLIC AT LARGE

MAIL ENV.

05365504
IDENTIF. & REFERENCE
99 JAN 13 PM 1:28
REGISTER
DAVIDSON COUNTY, TN.

Subject to any unpaid taxes.

Proper notice of this sale has been made to the Internal Revenue Service and this sale is made subject to the redemption rights of the Internal Revenue Service.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto James E. Jose, his heirs 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.

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 January 5, 1999 hereunto set his hand and seal.

Arnold M. Weiss, Substitute

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 5, 1999 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

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

My Commission Expires: 6-19-2001

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
124 Bart Dr,
Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

James E. Jose
5460 Hickory Park Drive
Antioch, TN 37013

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103
(901) 526-8296

8427 01/13 0101 03CHECK 279.50

Internal Revenue Service

District
Director

Arnold M. Weiss
208 Adams Avenue
Memphis, TN 38103-1991

Department of the Treasury

801 Broadway, MDP 53
Nashville, TN 37203

BOOK 11296 PAGE 172

Person to Contact:
P. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
4[redacted]3588
Date:
December 17, 1998

RE: Notice of Nonjudicial Sale

Taxpayer : Ben Lewis
Property 124 Bart Drive, Antioch, TN 37013

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated December 7, 1998 regarding the above named taxpayer. Your notice is considered adequate for a nonjudicial sale under the provisions 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, by calling 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 canceled, please provide a brief explanation as to the reason.

Thank you for your cooperation.

Sincerely,

A Jackson

Gary A. Eaton
Chief, Advisory Section

Enclosure

ARNOLD M WEISS
VALERIE ANN SPICER

LAW OFFICES OF
ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS. TENN 38103-1991

TELEPHONE (901) 526-8296
TELECOPIER (901) 526-3061

December 7, 1998

BOOK 11296 PAGE 173

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
District Director of the Internal Revenue Service
801 Broadway, MDP 148
Nashville, Tennessee 37203

ATTN: Chief, Special Procedures Staff

Re:Serial #629309752;629041820;629041840;629031798;629035611
Bernard Lewis
124 Bart Dr
Antioch, TN 37013
Ocwen #2436897

Dear Sir:

We represent Ocwen Federal Bank, FSB the owner and holder of a first deed of trust covering the property municipally described in the above caption. A xerox copy of the instrument which, as you will notice, is of record in Book 7528 Page 739, Davidson County Register's Office, is enclosed. The indebtedness secured by the deed of trust is in default and, accordingly, consistent with the terms and conditions of the instrument, the principal balance and interest due have been accelerated and the foreclosure sale is scheduled for January 5, 1999 at 12:15 PM at the Main (South) Door of the Courthouse, Nashville, Davidson County, Tennessee, at which time the property will be sold at the public outcry to the highest and best bidder for cash. The principal balance of our client's debt is $63,769.32, plus interest at the rate of 10.00% per annum from November 1997 and the foreclosure fees and expenses incurred.

A xerox copy of your form 668 of record in Book 9070, Page 235;Book 8261, Page 338; Book 8261, Page 294; Book 8180, Page 29;Book 8199, Page 459; Book 9827, Page 960, Register's Office of Davidson County, Tennessee, is enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:ct
cc: Ocwen Federal Bank, FSB

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11296 PAGE 174

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

0536504

IDENTIF. & REFERENCE

99 JAN 13 PM 1:20

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	70429.90
CON TX	260.59
MOR TX	1.00
ERR	CO
MOR TX	1.00-
PRFEE	1.00
TDEED	16.00
ERR	CO
TDEED	16.00-
MISC	16.00
CFEE	2.00
TOTAL	279.59
CHECK	279.59

01/13/99 01 13:22 0001 2437

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1411885