THIS INSTRUMENT PREPARED BY & RETURN TO:
Clifton E. Darnell, Attorney
Morris, Schneider & Prior, L.L.C.
707 Adams Avenue
Memphis, TN 38105

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 19, 1986, and recorded in the Register's Office of Davidson County, Tennessee, at Book 6915, Page 773, ("Deed of Trust"), Edward G. Higgins and Sandra Higgins conveyed to Vannesa Henry, 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, the beneficial interest of said Deed of Trust was last transferred and assigned to Sherson Lehman Hutton Mortgage Corporation; and

WHEREAS, **GE Capital Mortgage Services, Inc. formerly known as Sherson Lehman Hutton Mortgage,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 11246, Page 428**, 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 December 10, December 17, & December 24, 1998, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 21, 1999, at the Main South entrance in Nashville, 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 **GE Capital Mortgage Services, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 46,629.91; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Veterans Affairs, Washington, D.C., his/her successors and assigns; and

WHEREAS, the owner and holder of said 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 GE Capital Mortgage Services, Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto the said **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. 113 on the Revision of a Part of Section 1 on the Plan of Shelby Heights, of record in Plat Book 2854, at page 69, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

The last recorded Warranty Deed was filed of record at Book 6915, Page 770, in the Register's Office of Davidson County, Tennessee.

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 Veterans Affairs**, Washington, D.C., his successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 25th day of January, 1999.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 25th day of January, 1999, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, 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 Notarial Seal the day and year above written.

Janet K. McGregor
Notary Public

My Commission Expires: [illegible]

NO TAX - GOVERNMENTAL AGENCY

****

MSP No.: 156.990306TN (Higgins)
Lender Loan No.: 857294912
Property Address: 913 South 13th Street, Nashville, TN 37206
Tax Parcel ID No.: 094-05-0;42.00

Mail Tax Notices To and Property Owner:
Secretary of Veterans Affairs
Property Disposition Branch
110 9th Avenue South
Nashville, TN 37203

05411327
IDENTIF. A REFERENCE
99 JAN 27 AM 8:15
[illegible] REGISTER
DAVIDSON COUNTY, TN.
7650 01/27 0101 03CHECK 10.00