Tennessee FHA
Map #32-9-78

Walter Hickox
MMC #41275656
FHA #483-160759703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 22, 1989, and recorded in Book 7947, Page 402, in the Register's Office of Davidson County, Tennessee, Michael W. Sisk and wife, Joy E. Sisk, conveyed to Vaden Lackey, Jr. 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 11207, Page 58 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 January 11, 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 time the said property was struck off and sold to Midfirst Bank, a corporation, at and for the sum of Eighty-One Thousand Five Hundred and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Midfirst Bank has assigned its interests in the said property to The Secretary of Housing and Urban Development of Washington, D.C., 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 Midfirst Bank 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 Housing and Urban Development of Washington, D.C., his successors 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 117, Quail Ridge, Section Two, of record in Book 6200, Page 467, Register's Office for Davidson County, Tennessee, being more particularly described as follows: Beginning at a point on the western margin of Indian Summer Drive, said point being the common corner of Lots 118 and 117, Quail Ridge, Section Two; thence leaving the margin of Indian Summer Drive, N 82 degrees 05' 57" W. 151.65 feet to a monument; thence N 00 degrees 28' 00" E 119.24 feet to a monument; thence S 89 degrees 32' 00" E 132.77 feet to a monument; thence around a curve to the right 90 degrees 00' 00" 39.27 feet to a monument; thence along the margin of Indian Summer Drive 114.18 feet to the point of beginning.

Walter Hickox and Sheila Hickox obtained title to the above referenced real estate by Deed of record in Book 9033, Page 604, Register's Office of Davidson County, Tennessee.

99051580
RECEIVED FOR REFERENCE
99 FEB 22 PM 2:49
REGISTER'S FEE
22.00

Subject to any unpaid taxes. Proper notice of this sale has been given to the State of Tennessee and is made subject to the redemption right

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 Housing and Urban Development of Washington, D.C., 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	10.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	80,741.00
	$81,500.00

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, on January 11, 1999 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 11, 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.

NOTARY PUBLIC

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

My Commission Expires: 6-19-2001

NO TAX

PROPERTY ADDRESS:
4865 Indian Summer
Nashville, Tennessee 37211

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Property Disposition Division
Federal Housing Administration
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803

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

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 9, 1998

BOOK 11349 PG. 947

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
Department of Employment Security
State of Tennessee
12th Floor
Volunteer Plaza Building
500 James Robertson Parkway
Nashville, Tennessee 37245

Re: Section 67-6035 Notice of Sale
Walter Hickox
4865 Indian Summer
Nashville, TN 37207
MMC #41275656
FHA #483-160759703

Gentlemen:

We represent Midfirst Bank, the holder of a Promissory Note executed by Michael W. Sisk and wife, Joy E. Sisk, dated September 22, 1989 in the original amount of $81,379.00. The note is secured by a First Deed of Trust of the same date which is of record in Book 7947, Page 402, Register's Office of Davidson County, Tennessee. The note is in default and the principal balance and interest due on the indebtedness have been accelerated in accordance with the terms and conditions of the instruments and the foreclosure sale has been scheduled for January 11, 1999.

It is our understanding that the State of Tennessee Department of Revenue has filed a Notice of State Tax Lien against the property, therefore, in accordance with T.C.A 67-1-1433, we are submitting the following:

1. This notice is submitted by Arnold M. Weiss, attorney, 208 Adams Avenue, Memphis, Tennessee, 38103, on behalf of Midland Mortgage Co..

2. A copy of the lien filed by the State of Tennessee of record in Book 10989, Page 667, Register's Office of Davidson County, Tennessee, is attached.

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

3. The street address of the property affected by this notice is 4865 Indian Summer, Nashville, Davidson County, Tennessee, said property being more particularly described as:

Land in Davidson County, Tennessee, being Lot 117, Quail Ridge, Section Two, of record in Book 6200, Page 467, Register's Office for Davidson County, Tennessee, being more particularly described as follows: Beginning at a point on the western margin of Indian Summer Drive, said point being the common corner of Lots 118 and 117, Quail Ridge, Section Two; thence leaving the margin of Indian Summer Drive, N 82 degrees 05' 57" W. 151.65 feet to a monument; thence N 00 degrees 28' 00" E 119.24 feet to a monument; thence S 89 degrees 32' 00" E 132.77 feet to a monument; thence around a curve to the right 90 degrees 00' 00" 39.27 feet to a monument; thence along the margin of Indian Summer Drive 114.18 feet to the point of beginning.

4. The real property herein described will be sold at public auction for cash on January 11, 1999 commencing at 03:40 PM at the Main (South) Door of the Courthouse, Nashville, Davidson County, Tennessee. A copy of the advertisement of the Substitute Trustee's Sale is also enclosed.

5. The approximate amount of the principal indebtedness is $75,026.92 as of June 1998 with accrued interest at the rate of $19.53 per day from plus the expenses and attorney's fees and trustee's fees incurred in connection with this foreclosure. It is not anticipated that additional costs and expenses in this foreclosure will exceed the sum of $1,008.00.

Please accept this letter as the twenty-five (25) day notice required by T.C.A. 67-1-1433(b), which notice must be given to the Commissioner of Revenue or his delegate. Please advise immediately if there is any deficiency in this notice.

Yours very truly,

ARNOLD M. WEISS

AMW:ct
Enclosure

STATE OF TENNESSEE
DEPARTMENT OF EMPLOYMENT SECURITY
Legal Department
Tennessee Tower, 25th Floor
312 8th Avenue North
Nashville, Tennessee 37243-0100
(615) 741-3170
(615) 532-7386 FAX

BOOK 11349 PG. 949

December 16, 1998

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

RE: Property of Walter Hickox, d/b/a Walter Hickox Hardwood
TDES Acct. #456-060
TDES Lien #8-3930 (Davidson)
Notice of Substitute Trustee's Sale

Dear Mr. Weiss:

Your letter of December 9, 1998, is acknowledged, along with the attendant Notice of Substitute Trustee's Sale, and this will respectfully advise:

1. That said Notice is accepted as being timely and adequate; and,

2. That the amount of delinquent unemployment taxes, penalty and interest computed to date of sale is $2,045.48.

It is requested that you further advise us after the sale regarding: (i) actual proceeds of sale; (ii) net mortgage balance owed to the foreclosing creditor; (iii) sale costs; (iv) other liens, and this Agency's apparent position of priority with respect to same; and, (v) your proposed distribution of sale proceeds.

Should you have further questions regarding this matter, please let us know.

Sincerely,

Michael D. Fort
Counsel to Commissioner

MDF:PDR

cc: James A. Matheney, Central Office