(25804003961) This Instrument was prepared by: Crislip, Philip & Associates, 147 Jefferson Ave., Ste. 300, Memphis, TN (901) 525-2427

SUBSTITUTE TRUSTEE'S DEED

On the 20th day of August, 1996 **LEONA HOCKETT** executed a Deed of Trust to Mary Frances Rudy, Davidson, County, TN as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 10192, Page 777** and John B. Philip of Shelby County, Tennessee was substituted in her place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in **Book 10682, Page 93.**

The property is known as 813 Lischey Avenue, Nashville, Tennessee 37207and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in **The Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on February 18, 1999; February 25,1999, and March 4, 1999. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, March 12, 1999 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse in Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **UNITED COMPANIES LENDING CORPORATION** for the sum of Twenty Thousand Two Hundred Thirty and 00/100 ($20,230.00) Dollars, which was the highest and best valid bid offered, and the purchaser, United Companies Lending Corporation has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said United Companies Lending Corporation, the property above mentioned and now more fully described as follows:

BEING Lot No. 7, on the Map of Millers Addition to Edgefield, as shown by plat and survey of record in Plat Book 57, Page 133, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

This being the same property described by deed of record in Book 4662, Page 512, Register's Office of Davidson County, Tennessee.

Parcel No. 82-07-397.00

The said John B. Philip, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

NOTICE: This sale and conveyance is subject to a Federal Tax Lien which was recorded in the Davidson County Register's Office in Book 10567, Page 339. Notice of the Substitute Trustee's foreclosure sale has been given to the Internal Revenue Service as provided for in 26 § U.S.C. 7425 (b). Under the provisions of 26 § U.S.C. 7425 (d) (1), the United States has the right to pre-empt the purchaser for a period of 120 days. A copy of the notice sent and response received is attached as Exhibit "A".

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 15th day of March, 1999.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

BOOK 11380 PG. 664

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 15th day of March, 1999, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, 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 at office the day and year above written.

LINDA STUNDAHL NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENNESSEE My Commission Expires JUNE 4, 2002

NOTARY PUBLIC

STATE OF TENNESSEE
COUNTY OF SHELBY

AFFIDAVIT OF VALUE

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, Twenty Thousand Two Hundred Thirty and 00/100 ($20,230.00) Dollars, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 15th day of March, 1999.

LINDA STUNDAHL NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENNESSEE My Commission Expires JUNE 4, 2002

NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
813 Lischey Avenue
Nashville, TN 37207

GRANTEE & Send Tax Notice to:
UNITED COMPANIES LENDING CORP.
P.O. Box 1591
Baton Rouge, LA 70821

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 JEFFERSON AVE., SUITE 300
MEMPHIS, TN 38103
(901) 525-2427

BOOK 11389 PG. 665

Law Offices
Cristlip, Philip & Associates
Jefferson Plaza Building, Suite 300
147 Jefferson Avenue
Memphis, TN 38103
Phone (901) 525 2427
Fax (901) 521 9306

James A. Cristlip (1926-1999)
John B. (Buck) Philip

Associate
Paul N. Royal

February 10, 1999

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 006 368 766

INTERNAL REVENUE SERVICE
Rm 285 US Courthouse
801 Broadway STOP 148
Nashville, Tennessee 37203

RE FORECLOSURE SALE
UNITED COMPANIES LENDING CORPORATION vs.
Leona Hockett
Instrument recorded in Book 10567, Page 339
Identifying No [redacted]
Serial Numbers 620728400

Dear Sir/Madam

We are commencing foreclosure on real estate owned by Leona Hockett, 813 Lischey Avenue, Nashville, Tennessee 37932, being more particularly described as follows

> BEING Lot No 7, on the Map of Millers Addition to Edgefield, as shown by plat and survey of record in Plat Book 57, Page 133, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot
>
> This being the same property described by deed of record in Book 4662, Page 512, Register's Office of Davidson County, Tennessee

We do not have an abstract but a foreclosure reference reveals Leona Hockett acquired the property by deed dated 08/20/96, recorded in Book 10192, Page 775 in the Register's Office of Davidson County, Tennessee

The only mortgage is held by United Companies Lending Corporation dated 08/20/96 and is recorded in Book 10192, Page 777 in the Register's Office for Davidson County, Tennessee The balance is set out below

The next instrument of record is a Federal Tax Lien, Internal Revenue Service The pertinent information is as follows

Book/Page	Date Filed	Serial No.	Identifying No.	Amount
10567/339	08/13/97	629728400	[redacted]	$52654 82

(Filed against Richard L. Hockett only)

We are enclosing two (2) copies of the Federal Tax Lien of record

The last instrument of record is a judgement lien held by the Community Trust Bank in the original amount of $7,999 99 and recorded in the Register's Office of Davidson County, Tennessee in Book 10597, Page 318 The lien is filed against Leona Kaye Hockett, and Sheteka N Hockett The current balance is unknown

We do not have a current appraisal and the current value is unknown Our client does not desire to venture an opinion

The amount due our client is approximately $28,808 64 and is broken down as follows

Balance	
Attorney's Fee & Trustee's Fee (Est)	$27,213 64
Publication (Approx)	1,000 00
Foreclosure Reference	500 00
Miscellaneous	75 00
	20 00

We are commencing to advertise sale of the above property for cash to the highest and best bidder at a Trustee's Foreclosure Sale to be held on FRIDAY, MARCH 12, 1999 at 12 00 noon at the front steps of the Davidson County Courthouse, Nashville, Tennessee

The notice requirements of 26 U S C § 7425 (b) is being complied with

We trust the foregoing complies with the requirements of 26 U S C §7425 and the subsections thereof and that you will see your way clear to consent to the sale of this property free of the Federal Tax Lien

Very truly yours,

Paul N Royal
/acp
Enc

cc United Companies Lending Corporation (258044003961)

EXHIBIT "A"

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVED

BOOK 11389 PG. 666

Internal Revenue Service

District
Director

Department of Treasury

P. O. Box 1107, MDP 53
Nashville, TN 37202

Person to Contact:
P. Jackson
Badge No. 62-09322
Telephone Number:
(615)250-5749
Refer Reply to:
[redacted]-8573
Date:
February 17, 1999

Rec'd 2-24-99

Crislip, Philip & Associates
Jefferson Plaza Building, Suite 300
147 Jefferson Avenue
Memphis, TN 38103

Re: Notice of Non-judicial Sale

Taxpayer: Richard L. Hockett
Property: 813 Lischey Avenue, Nashville, TN 37932

Dear Mr. Royal:

This is to acknowledge receipt of your correspondence dated February 10, 1999 regarding the above named taxpayer. Your notice is considered adequate for a non-judicial sale under the provisions of 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,
Jackson
Gary A. Eaton
Chief, Advisory Section

Enclosure

05627099
...ELEMENTS + REFERENCE
...AR 18 AM 9:27
...REGISTER
...COUNTY, TN.
...RECORDED TOTO STATE OFFICE
53.00

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11389 PG. 667

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

0562709

IDENTIFICATION & REFERENCE

99 MAR 18 AM 9:27

REGISTER
DAVIDSON COUNTY, TN.

CHRT	20230.00
CON TX	74.85
PRFEE	1.00
MTFEE	16.00
CFEE	2.00
TOTAL	93.85
CHECK	93.85

03/18/99 01 09:26 0001 0286

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1439400