Tennessee FHA
Map #150-2-152

JoAnn Brown
MMC #38429567
FHA #483-1145871

BOOK 11413 PG. 486

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 31, 1986, and recorded in Book 6941, Page 647, in the Register's Office of Davidson County, Tennessee, Jo Ann M. Brown, unmarried and Marion Thurman and wife, Eva M. Thurman, conveyed to Stephen R. Josleyn 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 11290, Page 434 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 February 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 Sixty-Five Thousand Nine Hundred Forty-Seven and 06/100 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 No. 30A of the Zone Lot Division of Lots 16, 17, 25 thru 33 and 37 thru 45 Harbor Gate, Section I Revised, as of record in Plat Book 6250, Page 638, Register's Office for said County to which reference is made for a more complete description.

Jo Ann M. Brown and Cason A. Dickinson obtained title to the above referenced real estate by Deed of record in Book 6941, Page 644, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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

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	65,188.06
	$65,947.06

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 February 11, 1999 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 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

My Commission Expires: 7-9-2002

DIANA D. MILLER-JACKSON MY COMMISSION NOTARY PUBLIC AT LARGE EXPIRES 7/9/2002 SHELBY COUNTY, TN

NO TAX

PROPERTY ADDRESS
803 Lake Terr Drive
Nashville, Tennessee 3[illegible]

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

Mail to:

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

ARNOLD M. WEISS
VALERIE ANN SPICER

TELEPHONE (901) 526-8296
TELECOPIER (901) 526-2091

January 14, 1999

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

BOOK 11413 PG. 488

ATTN: Chief, Special Procedures Staff

Re: Serial # 629608043
JoAnn Brown
803 Lake Terr Dr
Nashville, TN 37217
MMC #38429567
FHA #483-1145871

Dear Sir:

We represent Midfirst Bank 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 6941, Page 647, 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 February 11, 1999 at 12:00 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 $59,152.91, plus interest at the rate of 10.00% per annum from July 1998 and the foreclosure fees and expenses incurred.

A xerox copy of your form 668 of record in Book 10191, Page 521, Register's Office of Davidson County, Tennessee, is enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:ct
cc: Midland Mortgage Co.

99 MAY -5 AM 9:12
DAVIDSON COUNTY REGISTER
NASHVILLE, TN.
99056908?
MAIL REFERENCE

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

Internal Revenue Service

District
Director

Department of the Treasury

801 Broadway, MDP 53
Nashville, TN 37203

BOOK 11413 PG. 489

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

Person to Contact:
P. Jackson
Badge #: 62-09322
Telephone Number:
(615) 250-5749
Refer Reply to:
[redacted]-4892
Date:
February 2, 1999

RE: Notice of Nonjudicial Sale

Taxpayer : JoAnn Brown
Property 803 Lake Terr Drive, Nashville, TN 37217

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated January 14, 1999 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,

P. Jackson
Gary A. Eaton
Chief, Advisory Section

Enclosure