BOOK 11470 PG. 557

Tennessee FHA
Map #51-10B-45

Melissa Wilkinson
MMC #39330273
FHA #483-1415706-734

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 17, 1987, and recorded in Book 7408, Page 984, in the Register's Office of Davidson County, Tennessee, James Mack Sweatman, unmarried and Robert E. Labrec & wife Ithaca LaBrec, conveyed to George E. Mudter, 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 11203, page 189 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 Seventy Thousand Nine Hundred Eighty-Three and 82/100 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 Madison, County of Davidson, State of Tennessee, to-wit:

BEING Unit No. 204 on the Plan of Ellington Place Condominiums, as of record in Master Deed Book 6270, Page 332-382, said Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Melissa D. Wilkinson obtained title to the above referenced real estate by Deed of record in Book 10494, Page 691, 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 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	70,224.82
	$70,983.82

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

My Commission Expires: 6-19-2001

NO TAX

PROPERTY ADDRESS
204 Ellington Pl
Madison, Tennessee

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

Mail to:

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

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

99 MAY 10 AM 9:32
ALL TAXES PAID
REGISTER
DAVIDSON COUNTY, TN.

05846628
IDENTIFICATION REFERENCE

Internal Revenue Service

District
Director

Department of the Treasury

801 Broadway, MDP 53
Nashville, TN 37203

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

Person to Contact:
E. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
409-58-5188
Date:
December 17, 1998

BOOK 11470 PG. 859

RE: Notice of Nonjudicial Sale

Taxpayer : Joe L. Wilkinson
Property 204 Ellington Place, Madison, TN 37115

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated December 9, 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,

E Jackson

Gary A. Eaton
Chief, Advisory Section

Enclosure

ARNOLD M. WEISS
VALERIE ANN SPICER

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

TELEPHONE (901) 526-9296
TELECOPIER (901) 526-3061

December 9, 1998

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

BOOK 11470 PG. 860

ATTN: Chief, Special Procedures Staff

Re: Serial # 629158981
Melissa Wilkinson
204 Ellington Pl
Madison, TN 37115
MMC #39330273
FHA #483-1415706-734

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 7408, Page 984, 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 11, 1999 at 03:40 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 $64,556.47, plus interest at the rate of 11.00% per annum from June 1998 and the foreclosure fees and expenses incurred.

A xerox copy of your form 668 of record in Book 8406, Page 446, Register's Office of Davidson County, Tennessee, is enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:ct
cc: Midland Mortgage Co.