Tennessee VA
MAP #148-8-183

Jimmy Richardson
Columbia #3434850
VA #457 890

BOOK 11598 PAGE 568

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 20, 1998, and recorded in Book 10765, Page 301, in the Register's Office of Davidson County, Tennessee, Jimmy L. Richardson, Jr. Patricia R. Richardson, husband and wife, conveyed to Gregg S. Murphy 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 11443, Page 468 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 June 16, 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 Columbia National Inc., a corporation, at and for the sum of Seventy-Two Thousand Eight Hundred Eleven and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Columbia National Inc. has assigned its interests in the said property to the Secretary of Veterans Affairs, 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 Columbia National Inc. 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 Veterans Affairs, his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 42A on the Plan of Hazelwood, Section 17, of record in Plat Book 5210, at Page 30, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Jimmy L. Richardson and Patricia Richardson obtained title to the above referenced real estate by Deed of record in Book 9757, Page 709, Register's Office of Davidson County, Tennessee.

06/23/2000 01:01 03CHECK 18.00

Subject to any unpaid taxes.

Proper notice of this sale has been made 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 Veterans Affairs, 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	400.00
Credit on Note	72,152.00
	$72,811.00

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, has on June 16, 1999 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 16, 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

KATHY S. RUFFIN NOTARY PUBLIC AT LARGE COMM EXP 6-19-2001 SHELBY CO. TN

My Commission Expires:

NO TAX

PROPERTY ADDRESS
4604 Xavier Drive,
Antioch, Tennessee 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Department of Veterans Administration
C/o Seasons Mortgage Group, Inc.
9325 Midlothian Turnpike, Suite A
Richmond, VA 23235

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

Mail to:

IDENTIF. → REFERENCE
06186675
99 AUG -2 AM 10:00
BILL BOOTH REGISTER
DAVIDSON COUNTY, TN.

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) 526-3061

April 13, 1999

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

BOOK 11598 PAGE 570

ATTN: Chief, Special Procedures Staff

Re: Serial # 629207220
Jimmy Richardson
4604 Xavier Drive
Antioch, TN 37013
Loan #3434850

Dear Sir:

We represent Columbia National Inc. 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 10765, Page 301, 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 May 13, 1999 at 10:30 AM 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 $76,351.48, plus interest at the rate of 7.00% per annum from October 1998 and the foreclosure fees and expenses incurred.

A xerox copy of your form 668 of record in Book 8613, Page 866, Register's Office of Davidson County, Tennessee, is enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:ct
cc: /

Internal Revenue Service

District
Director

Department of Treasury

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

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

Person to Contact:
P. Jackson
Badge No. 62-09322
Telephone Number:
(615) 250-5749
Fax Number:
(615) 250-6008
Date:
April 29, 1999

Re: Notice of Non-judicial Sale

Taxpayer: James and Ann Richardson
Property: 4604 Xavier Drive, Antioch, TN 37013

BOOK 11598 PAGE 571

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated April 13, 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,

Gary A. Eaton
Chief, Advisory Section

Enclosure