BOOK 11667 PAGE 993

Name: [illegible] Jr.
S&F#: [illegible]
FHA #: [illegible]
Loan#: [illegible]

99 JUN 20 AM 12:28

0637405

MAIL ENV.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 21, 1995, recorded in Book 9901, Page 187, and re-recorded at Book 9912, page 883, Register's Office of DAVIDSON County, Tennessee, William C. Collins, Jr. conveyed to Charles A. Neale and R. Grattan Brown, Jr., Trustee, 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 11488, Page 439, 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,

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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 July 14, 1999 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; 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 HOMESIDE LENDING, INC., whose address is 7022 A.C. Skinner Parkway Suite 200, Jacksonville, FL, 32256, at and for the sum of $130,744.49, that being the highest and best bid offered; and,

WHEREAS, the said HOMESIDE LENDING, INC. has assigned its interests in the said property to Secretary of Housing and Urban Development, 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 HOMESIDE LENDING, INC., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., 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:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 30, Hickory Woods Estates, Section "C" as recorded in Deed Book 6900, Page 885,886, and 887 of the Register's Office of

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

...which plat reference is hereby made ... full legal description of said property.

...legal description is identical with that in Deed ... recorded at Book 187, and re-recorded at Book ... page ... Register's Office of DAVIDSON County, Tennessee.

... grantor received title to the above-captioned real estate ... deed of record in Book 9901, Page 187, and re-recorded ... Book 9911, page 893, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9901, Page 184, and Final Decree recorded in Book 10529, Page 714, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d)(1). Attached hereto is a copy of said notice.

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 Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 14 day of July, 1999, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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.

ELIZABETH L. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN

Notary Public

[illegible] AGENCY

[illegible] 4911 WILDROSE DRIVE, ANTIOCH, TN 37013

[illegible] AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Intown Management Group, LLC
Suite 300
5950 Live Oak Parkway
Norcross, GA 30093

ATTENTION: Single Family Property Disposition Branch

S & K File #99-0966
Map & Parcel - 176 5 A 13

THIS INSTRUMENT PREPARED BY AND RETURN TO:
LAW OFFICES OF SHAFFER & KINSEY, P.L.L.C.
[illegible]
MEMPHIS, TN 38104-3705

LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P. O. BOX 241155
MEMPHIS, TENNESSEE 38124-1155
(901) 767-5566

June 1, 1999

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 525 761 099

District Director
Internal Revenue Service
P.O. Box 1107
Nashville, TN 37202

Attention: Chief, Special Procedures Staff

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from William C. Collins, Jr. to Charles A. Neale and R. Grattan Brown, Jr., Trustee, dated December 21, 1995, recorded in the Register's Office of DAVIDSON County, Tennessee, in Book 9901, Page 187, has been requested by the noteholder, HOMESIDE LENDING, INC., to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in BOOK 10307, PAGE 722, in the Register's Office of DAVIDSON County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 30, Hickory Woods Estates, Section "C" as recorded in Deed Book 6900, Page 885,886, and 887 of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on July 14, 1999 @ 10:00 A.M., NASHVILLE, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Unpaid principal balance	$ 121,814.04
Interest 12/98-07/99	$ 5,607.00
Late charges	$ 218.50
Attorney fees	$ 500.00
Advertisement	$ 450.00
Recording charges	$ 24.00
State tax	$ 424.00
TOTAL	$ 129,037.97

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

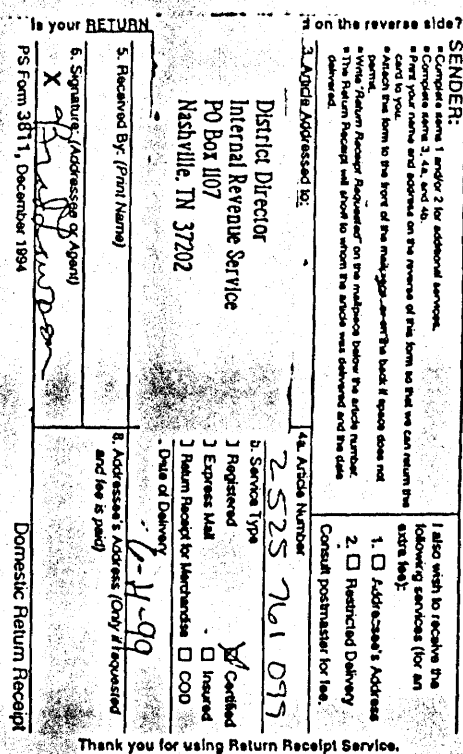
Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch

Enclosures
cc: HOMESIDE LENDING, INC.

Irs2.ltr
S & K #99-0966



BOOK 1166 PAGE 998

Internal Revenue Service

District Director

Department of the Treasury
P. O. Box 1107, MDP 53
Nashville, TN 37202

JUN 18 1999

Person to Contact:
P. Jackson
Badge No. 62-09322
Telephone Number:
(615) 250-5749
Fax Number:
(615) 250-6008
Date:
June 15, 1999

Shapiro & Kirsch, LLP
PO Box 241155
Memphis, TN 38124-1155

Re: Notice of Non-judicial Sale

Taxpayer: William C. Collins, Jr.
TIN: 164-40-0217
Property: 6501 Wildgrove Drive, Antioch, TN 37013

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated June 1, 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

969-06960
Subsct 7-14-99