This Instrument Prepared by:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
200 West Jefferson, Suite 275
Memphis, Tennessee 38103
(901) 578-9914

BOX 50-B

~~PREPARED BY~~:
RETURN TO:
BANKERS TITLE & ESCROW ~~CORP.~~
3310 WEST END AVE.
NASHVILLE, TN 37203

TRUSTEE'S DEED

BOOK 11749 PAGE 391

WHEREAS, by Deed of Trust dated May 15, 1997 and recorded on May 21, 1997 at Book 10460, Page 656 in the Register's Office of DAVIDSON County, Tennessee, Robert G. Evans, and Doris J. Evans conveyed to Arnold M. Weiss, Attorney, as Trustee for America's Wholesale Lender, 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 has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on September 29, 1998 at Book 11130, Page 529 in the Register's Office of DAVIDSON County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has 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 notice was given that the sale was to be held on June 10, 1999 at the DAVIDSON County Courthouse in Nashville, 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 Countrywide Home Loans, Inc., at and for the sum of $20,590.75, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Countrywide Home Loans of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Countrywide Home Loans, Inc., its successors and assigns, the property above mentioned and now further described as being in DAVIDSON County, Tennessee, to wit:

06591129
REFERENCE
99 NOV 19 PM 2:31
4157 11/15 0101 03CHECK 99.19

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows to-wit:

Land in Davidson County, Tennessee, being in the 13th formerly 23rd Civil District of said County, described according to a survey by John Kohl, dated May 28, 1969.

Said parcel beginning at a point on the easterly margin of Cliff Drive at a point 950 feet north of the center line of Hydes Ferry Pike; thence along the easterly margin of said Drive, North 32 deg. East 100 feet; thence South 58 1/2 deg. East 275 feet, more or less, to low water mark of Cumberland River: thence southwesterly along low water mark of said River 100 feet; thence North 58 deg. West 275 feet, more or less, to the beginning. Being the same property conveyed to Robert C. Evans and wife, Doris J. Evans, by deed from E.M. Culver and wife, Avelyn P. Culver, dated June 29, 1993, recorded July 2, 1993, of record in Book 9002, Page 98, in the Register's Office for Davidson County, Tennessee.

Commonly known as: 2118 Cliff Drive, Nashville, TN 37218

The above-described property is conveyed subject to the rights of the United States of America to redeem the property as provided for in 26 U.S.C. §7425(d)(1). See the attached notice to and reply from the Internal Revenue Service, pursuant to T.C.A. Section 35-5-104(a)(6).

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Countrywide Home Loans, Inc., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 5 day of Nov, 1999.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 5 day of Nov, 1999, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $20,590.75, which amount is equal to or greater than the amount which the property transferred would command at a fair

and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 5 day of Nov, 1999, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission expires 09-24-2006

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
COUNTRYWIDE HOME LOANS, INC.
6400 Legacy Drive
Plano, TX 75024

Parcel No. 70-13-109.00

W&A No. 726-8113
Loan No. 8351041

DSTDeedforPMIFEDTAX_2_kdavidson_990916_1232

WILSON & ASSOCIATES, P.L.L.C.

Wilson & Associates, P.L.L.C.
Attorneys at Law

1521 Merrill Drive
Suite D-220
Little Rock, AR 72211
501-219-9999
Fax 501-219-9458

Offices:

17 West Pontotoc Avenue
Suite 204
Memphis, TN 38103
901-578-8914
Fax 901-578-8917

3200 West End Avenue
Suite 500
Nashville, TN 37203
615-783-1741
Fax 615-783-1749

May 14, 1999

VIA CERTIFIED MAIL

BOOK 11749 PAGE 394

Special Procedures
INTERNAL REVENUE SERVICE
P.O. Box 1107 (MDP 148)
Nashville, Tennessee 37202

RE: Robert G. Evans and Doris J. Evans
2118 Cliff Drive
Nashville, TN 37218
Loan No. 8351041 / W&A No. 726-8113

Gentlemen:

By this certified letter, notice is hereby given pursuant to 26 U.S.C. §7425(b) of a foreclosure of a deed of trust superior to a federal tax lien filed against the Defendant, Robert G. Evans and Doris J. Evans, said lien being more particularly described in the enclosed Notice of Trustee's Sale. In addition, the following information is provided in regard to the above-referencednon-judicial foreclosure sale:

1. Amanda Ellsworth
Countrywide
6400 Legacy Drive
Plano, TX 75024

2. A copy of the federal tax lien(s) (attached hereto as Exhibit A);

3. A copy of the property description and title opinion (attached hereto as Exhibits B and C respectively);

4. Not applicable;

5. Sale date and location: June 10, 1999 at 12:00 P.M. at the main entrance of the DAVIDSON County Courthouse in Nashville, Tennessee; and

6. The principal balance due is $44,064.02; and the approximate legal fees and costs are $1,200.00.

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

Internal Revenue Service

District
Director

RECEIVED
OCT 0 6 1998
By

Department of Treasury

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

Person to Contact:
P. Jackson
Telephone Number:
615) 736-2339
Refer Reply to:
62-1553232
Date:
October 1, 1998

726-8113

Wilson & Associates, P.L.L.C.
1521 Merrill Drive
Suite D-220
Little Rock, Ar 72211

Re: Notice of Non-judicial Sale

Taxpayer: Robert and Doris Evans
Property: 2118 Cliff Drive, Nashville, TN 38218

BOOK 11749 PAGE 395

Dear Ms. Litaker:

This is to acknowledge receipt of your correspondence dated September 17, 1998 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,

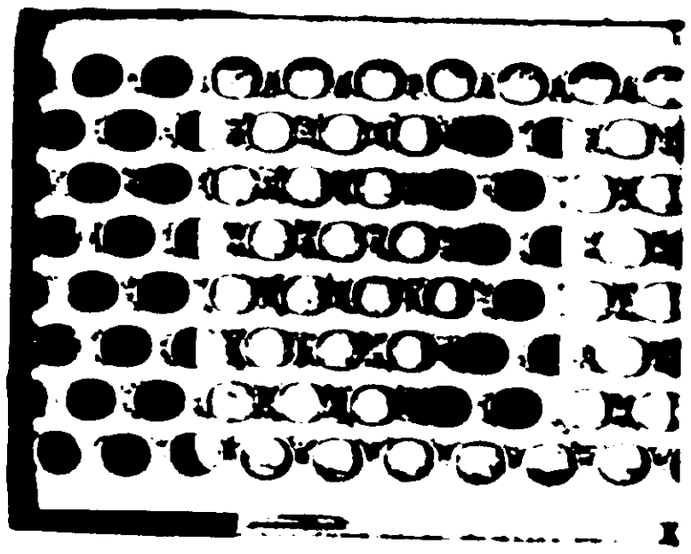
Gary A. Raton
Chief, Advisory Section

Enclosure

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

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

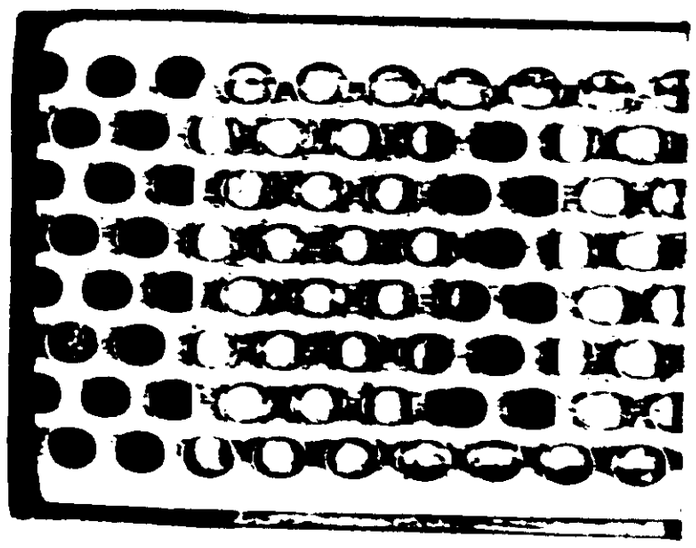


RECEIVED OF _____

FOR _____

BOOK 11749 PAGE 396

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



0659129

99 NOV 19 PM 2:31

CAMT	20590.75
CON TX	76.19
PRFEE	1.00
WDEED	20.00
CFEE	2.00
TOTAL	99.19
CHECK	99.19

11/19/99 01 14:33 0001 3157

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1540815