Instr:200001070002273 Page: 1 OF 3
REC'D FOR REC 01/07/2000 9:36:45AM
RECORD FEE: $14.00
M. TAX: $0.00 T. TAX: $0.00

Tennessee FHA
Map #107-5-A-137

V L Byrd
MMC #42035785
FHA #483-1251181-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 14, 1986, and recorded in Book 7041, Page 526, in the Register's Office of Davidson County, Tennessee, Vickie B. Smith and husband James Monroe Smith, Jr., conveyed to Delta Title Company 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 11516, Page 180 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 22, 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 Forty-Nine Thousand One Hundred Forty and 61/100 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:

BEING Unit 137, Five Oaks, a Planned Unit Development as shown on the plat of record in Plat Book 5200, Page 355, Register's Office for Davidson County, Tennessee.

Vickie B. Smith obtained title to the above referenced real estate by Deed of record in Book 7041, Page 523, Register's Office of Davidson County, Tennessee.

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 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	48,381.61
	$49,140.61

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 June 22, 1999 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 22, 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

DIXIE K. CHAMBERS NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-17-2001 SHELBY CO., TN

My Commission Expires:

NO TAX

PROPERTY ADDRESS
137 Five Oaks Drive
Nashville, Tennessee 37217

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Intown Management Group, LLC
Suite 300
5950 Live Oak Parkway
Norcross, GA 30093

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

Mail to:

Internal Revenue Service

District
Director

Department of Treasury

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

Person to Contact:
P. Jackson
Badge No. 62-09322
Telephone Number:
(615) 250-5749
Fax Number:
(615) 250-6008
Date:
June 10, 1999

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

Re: Notice of Non-judicial Sale

Taxpayer: James M. Smith
Property: 137 Five Oaks Drive, Nashville, TN 37217

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated May 25, 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