THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee VA

Name: Phillip W. Nicholson , & Frances Nicholson
S&K#: 99-1886
VA #: 0202060404328
Loan#: 3618632



SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 28, 1992, recorded in Book 8719, Page 415, Register's Office of DAVIDSON County, Tennessee, Phillip W. Nicholson and wife, Frances L. Nicholson conveyed to Thomas Hayes, 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 11671, Page 446 and re-recorded at Book 11686, Page 772, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on January 5, 2000 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 FLEET MORTGAGE CORP., whose address is P.O. Box 1169, Milwaukee, WI 53201-1169, at and for the sum of $58,627.64, that being the highest and best bid offered; and,

WHEREAS, the said FLEET MORTGAGE CORP. has assigned its interests in the said property to Secretary of Veterans Affairs, an Officer of the United States of America, 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 FLEET MORTGAGE CORP., 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 Veterans Affairs, an Officer of the United States of America, 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:

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

Being all of Unit No. 5 and private elements of Unit No. 5 on the Plan of Lot No. 1, Harbor Village Estates, a Horizontal Property Regime, of record in Plat Book 8250, page 36, amended in Book 8250, page 37, said Register's Office, to which plan reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 8719, Page 415, Register's Office of DAVIDSON County Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8719, Page 415, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8719, Page 412, Register's Office for DAVIDSON County, Tennessee.

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

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 Veterans Affairs, an Officer of the United States of America, 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 it, as such Substitute Trustee, but not further or otherwise.

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

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 5 day of January 2000, 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.

LIZABETH I. ADKINS NOTARY PUBLIC AT LARGE MY COMM. EXP. 3-16-2002 SHELBY CO. TN

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 604 BASSWOOD DRIVE, , NASHVILLE, TN, 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Veterans Affairs
c/o Director, VA Regional Office
110 9th Avenue, S.
Nashville, TN 37203

S & K File #99-1886
Map & Parcel - 90 12 A 5