Tennessee VA
MAP #64-16-19/04D60466

Steven Cosgrove
Loan #50501382-1
VA #162060454746

Instr:200001210007359 Page: 1 OF 2
REC'D FOR REC 01/21/2000 2:51:46PM
RECORD FEE: $10.00
M. TAX: $0.00 T. TAX: $0.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 2, 1997, and recorded in Book 10602, Page 34, in the Register's Office of Davidson County, Tennessee, Steven F. Cosgrove and Michele Y. Cosgrove, His Wife, conveyed to Mary Frances Rudy 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 11747, Page 138 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 January 4, 2000, 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 White Mountains Service Corporation, a corporation, at and for the sum of Forty Eight Thousand Three Hundred Fifty One and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said White Mountains Service Corporation 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 White Mountains Service Corporation 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 Old Hickory, County of Davidson, State of Tennessee, to-wit:

A CERTAIN TRACT OR PARCEL OF LAND IN Davidson County, State of Tennessee, described as follows: Land in Davidson County, Tennessee, being Lot No. 270B, Zone Lot Division, Lot 270, Sherman Forest, Section 4, of record in Plat Book 5190, page 757, amending Plat Book 4460, page 182, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Steven F. Cosgrove and Michelle Y. Cosgrove obtained title to the above referenced real estate by Deed of record in Book 10326, Page 583, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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	500.00
Credit on Note	47,592.00
	$ 48,351.00

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 January 4, 2000 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 4, 2000, 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.

Susan E. Schirmer
NOTARY PUBLIC

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE MY COMM EXP 7-28-2003 SHELBY CO. TN

My Commission Expires:

NO TAX

PROPERTY ADDRESS
4738 Cascasde Drive,
Old Hickory,TN 37138

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: