Tennessee
Map #42-7-A-76C0/11D92964

James Johnson
Loan #45998991

Instr:200001310009551 Page: 1 OF 4
REC'D FOR REC 01/31/2000 10:29:32AM
RECORD FEE: $19.00
M. TAX: $0.00 T. TAX: $249.75

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 8, 1996, and recorded in Book 10014, Page 654 in the Register's Office of Davidson County, Tennessee, James E. Johnson , Unmarried, conveyed to Daryle Walker, 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 Instrument No. 199912130302154 in the Register's Office of said County; 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 19, 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 sale Regions Mortgage Inc., a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Sixty Seven Thousand Five Hundred and 00/100 Dollars; 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 Regions Mortgage Inc. of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Regions Mortgage Inc., its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, Being Lot No. 331 of Heritage Square, Phase Three of record in Book 5200, Page 539, as revised in Book 5200, Page 744, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

James E. Johnson obtained title to the above referenced real estate by Deed of record in Book 8574, Page 419, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.
Proper notice of this sale has been given to the Internal Revenue *

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Regions Mortgage Inc., its 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	66,741.00
	$67,500.00

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 19, 2000 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 19, 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

My Commission Expires:

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE MY COMM. EXP. 7-29-2003 SHELBY CO. TN

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
1000 Pewter Court,
Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Regions Mortgage Inc.
P. O. Box 5640
Montgomery, AL 36101-5640
Attn: Foreclosure Department

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE MY COMM. EXP. 7-29-2003 SHELBY CO. TN

Mortgagee: None Mail to:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 67,500.00
AFFIANT Arnold Burton
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
19th of January 2000
NOTARY PUBLIC Susan E. Schirmer
MY COMMISSION EXPIRES 7/29/03

*Service and is made subject to the redemption rights.

LAW OFFICES OF
ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS, TENN. 38103-1991

ARNOLD M. WEISS
VALERIE ANN SPICER

TELEPHONE: (901) 526-8296
TELECOPIER: (901) 526-3061

December 14, 1999

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
District Director of the Internal Revenue Service
801 Broadway, MDP 148
Nashville, Tennessee 37203

ATTN: Chief, Special Procedures Staff

Re: Serial Nos. 629213169, 629405285, 629720658
James Johnson
1000 Pewter Court
Madison, TN 37115
Regions Mortgage Company Loan No. 45998991

Dear Sir:

We represent Regions Mortgage Inc. the owner and holder of a first deed of trust covering the property municipally described in the above caption. A xerox copy of the instrument which, as you will notice, is of record in Book 10014 Page 654, Davidson County Register's Office, is enclosed. The indebtedness secured by the deed of trust is in default and, accordingly, consistent with the terms and conditions of the instrument, the principal balance and interest due have been accelerated and the foreclosure sale is scheduled for January 19, 2000 at 12:00 PM at the Main (South) Door of the Courthouse, Nashville, Davidson County, Tennessee, at which time the property will be sold at the public outcry to the highest and best bidder for cash. The principal balance of our client's debt is $61,096.33, plus interest at the rate of 7.00% per annum from March 1, 1999 and the foreclosure fees and expenses incurred.

A xerox copy of your forms 668 of record in Book 8689, Page 480, Book 9369, Page 847, and Book 10342, Page 360, Register's Office of Davidson County, Tennessee, are enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:ab
cc: Regions Mortgage Company

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:
December 28, 1999

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

Re: Notice of Non-judicial Sale

Taxpayer: James Johnson
TIN: [redacted]-1970
Property: 1000 Pewter Ct., Madison, TN 37115

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated December 14, 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,

William R. Walsh
Chief, Advisory Section

Enclosure