RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Matthew J. Howard and Dana M. Howard

GRANTEE(s)
Secretary of Veteran Affairs'

Davidson County DEEDTRS
Recvd: 12/22/00 10:16 3pgs
Fees:14.00 Taxes:0.00
20001222-0125564

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 9, 1997 and recorded on January 15, 1997 at Book 10320, Page 75 in the Register's Office of DAVIDSON County, Tennessee, Matthew J. Howard, and Dana M. Howard conveyed to Saturn & Mazer Title Services, Inc., of Davidson County, Tennessee, as Trustee for Tucker Federal Bank, d/b/a Prime Lending, 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 25, 2000 as Instrument No. 20000925-0094442 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 October 30, 2000 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 BA MORTGAGE, L.L.C. (A WHOLLY-OWNED SUBSIDIARY OF BANK OF AMERICA, N.A.), SUCCESSOR IN INTEREST BY MERGER OF NATIONSBANC MORTGAGE CORPORATION, at and for the sum of $71,386.00, that being the highest and best bid offered; and

WHEREAS, the said BA MORTGAGE, L.L.C. (A WHOLLY-OWNED SUBSIDIARY OF BANK OF AMERICA, N.A.), SUCCESSOR IN INTEREST BY MERGER OF NATIONSBANC MORTGAGE CORPORATION has assigned its interest in the said property to the Secretary of Veterans Affairs, and unto its successors and assigns; 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 BA MORTGAGE, L.L.C. (A WHOLLY-OWNED SUBSIDIARY OF BANK OF AMERICA, N.A.), SUCCESSOR IN INTEREST BY MERGER OF NATIONSBANC MORTGAGE CORPORATION 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 Secretary of Veterans Affairs, its successors

and assigns, the property above mentioned and now further described as being in DAVIDSON County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 44A-Zone Lot Division of Lot No. 44-East Lake Subdivision, Section 4, as of record in Plat Book 8250, Page 666, Register's Office for Davidson County, Tennessee. Being the same property conveyed to the Grantor(s) by deed of even date being recorded simultaneously herewith.

Commonly known as: 1205 Timber Valley, Nashville, TN 37214

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 the Secretary of Veterans Affairs, 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 6th day of December, 2000.

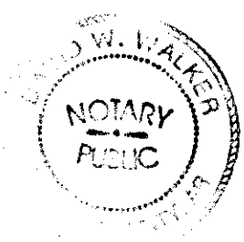
Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 6th day of December, 2000, 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: 08/06/07

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 $0.00, 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 6th day of December, 2000, 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.

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Notary Public

My Commission Expires: 08/06/07

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Department of Veterans Affairs
Regional Office
110 9th Avenue South
Nashville, Tennessee 37203

Parcel No. 108/12/66.00

Loan No. 0020837936
VA No. 202060449283

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This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388