Tennessee VA
MAP # 96-11-239

Joel Willoughby
GMAC # 30504246
VA # 20 20 6 0446124

Davidson County DEEDTRS
Recvd: 02/06/01 10:14 2pgs
Fees:10.00 Taxes:0.00
20010206-0011491

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 28, 1996, and recorded in Book 10108 Page 138, in the Register's Office of Davidson County, Tennessee, Joel E. Willoughby and Flordeliza R. Willoughby, Husband and Wife, conveyed to James R. Bellar 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. 200008040077835 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 23, 2001, 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 GMAC Mortgage Corporation, a corporation, at and for the sum of Sixty One Thousand Six Hundred Ninety One Dollars and 00/100, that being the highest and best bid offered; and,

WHEREAS, the said GMAC Mortgage 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 GMAC Mortgage 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 Nashville, County of Davidson, State of Tennessee, to-wit:

Being Lot 2-B, Zone Lot Division of Lot 2, Resubdivision of Lot 541, Cloverhill,Section No. VIII of record in Plat Book 6200, Page 598 amending Plat Book 6250, Page 720, Register's Office for Davidson County, Tennessee , to which plat reference is hereby made for a more complete legal description.

Joel Willoughby and Flordeliza Willoughby obtained title to the above referenced real estate by Deed of record in Book 10108, Page 135, 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	255.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	60,926.00
	$61,691.00

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 23, 2001 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 23, 2001, 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

DEBRA JO STURGEON NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-29-03 SHELBY CO.

My Commission Expires:

NO TAX

PROPERTY ADDRESS
3145 Crosswood Drive,
Nashville, Tennessee 37214

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