RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Charles K. Howard and Marilyn J. Howard

GRANTEE
Secretary of Veterans Affairs

Davidson County DEEDTRS
Recvd: 03/29/01 09:06 3pgs
Fees:14.00 Taxes:0.00
20010329-0030140

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 4, 1997 and recorded on April 17, 1997 at Book 10419, Page 608 in the Register's Office of DAVIDSON County, Tennessee, Charles K. Howard, and Marilyn J. Howard conveyed to Mary Frances Rudy, as Trustee for S & L Financial Service Corp., 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 February 5, 2001 as Instrument No. 200102050010951 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 March 12, 2001 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 FIRST NATIONWIDE MORTGAGE CORP., at and for the sum of $66,098.00, that being the highest and best bid offered; and

WHEREAS, the said FIRST NATIONWIDE MORTGAGE CORP. 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 FIRST NATIONWIDE MORTGAGE CORP. 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, and being more particularly described according to a survey by John B. Kohl, III, dated June 27, 1994, as follows: BEGINNING at a point in the Northeasterly margin of Nashville and Springfield Road, now known as Whites Creek Pike, and being the common front corner to the Pons' property (Book 8014, Page 982, Register's Office for Davidson County, Tennessee); thence with the said Pons' line, Northeasterly 200 feet to a point; thence in a Southeasterly direction 250 feet to a point; thence in a Southwesterly direction 200 feet to a point in the margin of Whites Creek Pike, being the common front corner to Rose (Book 9110, page 707, Register's Office for Davidson County, Tennessee; thence with the margin of said road, 250 feet to the point of BEGINNING. Being the same property conveyed to the within named grantors by deed of record in Book 93994, page 364 Register's Office for said County.

Commonly known as: 7730 Whites Creek Pike, Joelton, TN 37080

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 12 Th day of March, 2001.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 12 Th day of March, 2001, 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

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 13th day of March, 2001, 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

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. 8-63.00

Loan No. 5777788664
VA No. 0451449

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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

W&A No. 817-200110