Davidson County DEEDTRS
Recvd: 10/16/01 15:19 3pgs
Fees:17.00 Taxes:0.00
20011016-0112745

Tennessee FHA
Map # 53-13-151

Joe Garrison
CHL # 4114617
FHA # 483-2456896703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 6, 1997, and recorded in Book 10491 Page 384, in the Register's Office of Davidson County, Tennessee, Joe M. Garrison Jr. and Mary Elizabeth Garrison, huband and wife, conveyed to Marilyn C. McDonald 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. 200107160075205 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 August 28, 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 Countrywide Home Loans, Inc., a corporation, at and for the sum of One Hundred Twenty Nine Thousand Dollars and 00/100, that being the highest and best bid offered; and,

WHEREAS, the said Countrywide Home Loans, Inc. has assigned its interests in the said property to The Secretary of Housing and Urban Development of Washington, D.C., 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 Countrywide Home Loans, Inc. 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 Housing and Urban Development of Washington, D.C., his 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. 107 on the Plan of Phase, II, Kimbolton, of record in Book 7900 Pages 792, 793, and 794, said Register's Office, to which plan reference is hereby made for a more complete and accurate description of said lot.

Joe Garrison and Mary Elizabeth Garrison obtained title to the above referenced real estate by Deed of record in Book 10491, Page 381, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

Proper notice of this sale has been given to the Internal Revenue Service and is made subject to the redemption rights of the Internal Revenue Service.

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 Housing and Urban Development of Washington, D.C., 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	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	128,233.00
	$129,000.00

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, on August 28, 2001 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 28, 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.

Shelley S. Stewart
NOTARY PUBLIC

SHELLEY S. STEWART NOTARY PUBLIC AT LARGE MY COMM. EXP. 11-14-02 SHELBY COUNTY, TN

My Commission Expires:

NO TAX

PROPERTY ADDRESS
517 Mae Terrace
Madison, Tennessee 37115

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Golden Feather Realty Services, Inc.
180 N. LaSalle, Suite 1900
Chicago, IL 60601

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
Washington, D.C. 20224

SMALL BUSINESS/SELF-EMPLOYED DIVISION

July 26, 2001

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

Dear Mr. Weiss:

This is to acknowledge receipt of your correspondence dated July 17, 2001 regarding Joe Jr. and Mary Garrison, 517 Mae Terrace, Madison, TN 37115, [redacted]3-5208. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 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 below.

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 the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact P. Jackson, badge number 62-09322, telephone number, (615)250-5749, fax to (615)250-6008, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

For William R. Walsh
Technical Support Group Manager

Enclosure