Davidson County DEEDTRS
Recvd: 05/08/02 13:45 3pgs
Fees:17.00 Taxes:0.00
20020508-0056865

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee VA

Name: Beverly A Stanton

S&K#: 02-0596
VA #: LH-202060481744
Loan #: 11438415

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 26, 2000, recorded in , Instrument No. 200006070056954, Register's Office of DAVIDSON County, Tennessee, Beverly A. Stanton, a single person conveyed to Joe L. Williams, Trustee, 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 20020306-0028022, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on April 17, 2002 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 HOMESIDE LENDING, INC., whose address is 8120 Nations Way Building 100 Jacksonville, FL 32256, at and for the sum of $98,265.00, that being the highest and best bid offered; and,

WHEREAS, the said HOMESIDE LENDING, INC. has assigned its interests in the said property to Secretary of Veterans Affairs, an Officer of the United States of America, 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 HOMESIDE LENDING, INC., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Veterans Affairs, an Officer of the United States of America, his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in ANTIOCH, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being a certain Condominium Apartment in Davidson County, Tennessee, being Unit No. 145 of the Pepper Ridge Condominiums, Second Revision to Phase Five, a horizontal property regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed for Pepper Ridge Condominiums, of record in Book 7466, Page 248, and amended in Book 7572, Page 222, in Book 7779, Page 48, in Book 8026, Page 588, in Book 8297, Page 251, in Book 8684, Page 880, in Book 8672, Page 17, in Book 8870, Page 546, and in Book 9020, Page 155, Register's Office for Davidson County, Tennessee, including without limitation the By-Laws appended thereto, of record in Book 7466, Page 307, said Register's Office, together with the undivided percentage interest in the Common Elements appurtenant to said Unit, as set forth in said Master Deed. Reference is hereby made to the plan of Pepper Ridge Condominiums, Second Revision to Phase Five, of record in Book 7900 Page 560, said Register's Office for a more complete identification and description of such unit.

This legal description is identical with that in Deed recorded in Instrument No. 200006070056954, Register's Office of DAVIDSON County Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 200006070056954,, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Instrument No. 200006070056953, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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 Secretary of Veterans Affairs, an Officer of the United States of America, his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under it, as such Substitute Trustee, but not further or otherwise.

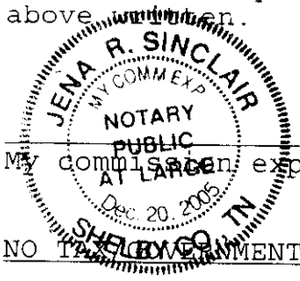
IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set its hand and seal on the 17th day of April, 2002.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of April, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch 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.



My commission expires:

Notary Public

NO TAX GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 145 PEPPER RIDGE CIRCLE, , ANTIOCH, TN, 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Veterans Affairs
c/o Director, VA Regional Office
110 9th Avenue, S.
Nashville, TN 37203

S & K File #02-0596
Map & Parcel - 149-5A/145