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 FHA

Richardson

Davidson County DEEDTRS
Recvd: 06/20/02 14:11 6pgs
Fees:32.00 Taxes:0.00

20020620-0074709

Name: Layde S. Morris and James A.

S&K#: 01-3378
FHA #: 483-245386-0-703
Loan#: 0021087705

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 2, 1997, recorded in Book 10479, Page 147, Register's Office of DAVIDSON County, Tennessee, Layde S. Morris and James A. Richardson, both unmarried conveyed to William D. Castleman, 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 20020114-0005692, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on April 3, 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 BA Mortgage, LLC., whose address is c/o BBWCDF 101 E Main St, Ste 400, Louisville, KY, 40202-1384, at and for the sum of $78,022.30, that being the highest and best bid offered; and,

WHEREAS, the said BA Mortgage, LLC. has assigned its interests in the said property to Secretary of Housing and Urban Development, 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 BA Mortgage, LLC., 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 Housing and Urban Development, Washington, D.C., 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:

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

Being Lot Number 21 on the Plan of Mailan Heights, of record in Book 1835, Page 90, Register's Office for Davidson County, Tennessee.

Said Lot Number 21 fronts 70.0 feet along the easterly margin of Lethia Drive and runs back between lines 185.5 feet on the northerly line and 202.8 feet on the southerly line, to a line in the rear measuring 72 feet theron.

This legal description is identical with that in Deed recorded in Book 10479, Page 147, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 10479, Page 147, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10479, Page 144, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

This conveyane is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d)(1). Attached hereto is a copy of said notice.

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 Housing and Urban Development, Washington, D.C., 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 him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the April 3, 2002.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On April 3, 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.

JENA R. SINCLAIR
NOTARY PUBLIC
AT LARGE
SHELBY CO., TN
MY COMM EXP

My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1515 Lethia Drive, ,Nashville, TN, 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Golden Feather Realty Services, Inc.
180 N. Lasalle, Suite 1900
Chicago, IL 60601

ATTENTION: Single Family Property Disposition Branch

S & K File #01-3378
Map & Parcel - 73-13/201

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

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

March 12, 2002

Joe M. Kirsch
6750 Lenox Center Court, Ste 202
Memphis, TN 38115

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated February 27, 2002 regarding Johnny & Deborah Lynn Lee, 1515 Lethia Drive, Nashville, TN 37206 TIN: [redacted]-1962. 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: K. Scott Franks
Technical Support Group Manager

Enclosure

LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TENNESSEE 38115
(901) 767-5566

February 27, 2002

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7001 2510 0006 2274 4584

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: Chief, Special Procedures Staff

Dear Sir:

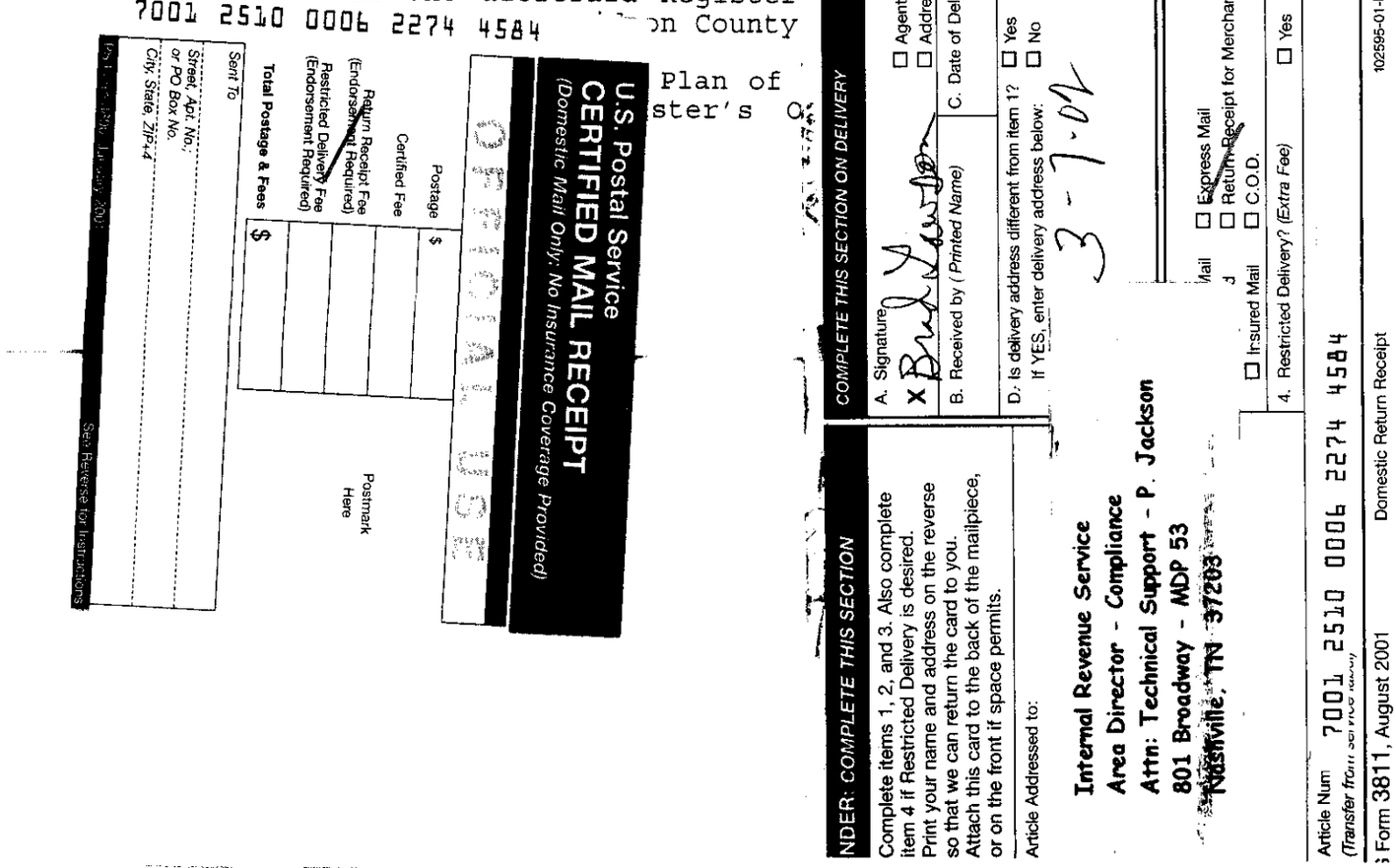
The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from Layde S. Morris and James A. Richardson, both unmarried to William D. Castleman, Trustee, dated June 2, 1997, recorded in the Register's Office of DAVIDSON County, Tennessee, in Instrument No. , has been requested by the noteholder, BA Mortgage, LLC., to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Book 8799, Page 214, in the Register's Office of DAVIDSON County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the de
in the aforesaid Register
on County

Plan of
ster's O



Said Lot Number 21 fronts 70.0 feet along the easterly margin of Lethia Drive and runs back between lines 185.5 feet on the northerly line and 202.8 feet on the southerly line, to a line in the rear measuring 72 feet theron.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on April 3, 2002 **@ 10:00 a.m.**, Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Unpaid principal balance	$ 71,486.51
Interest 8/01 - 4/02	$ 3,760.80
Late charges	$ 222.00
Attorney fees	$ 550.00
Advertisement	$ 450.00
Recording charges	$ 00.00
State tax	$ 252.35
TOTAL	$ 76,721.66

Enclosed is a copy of the Deed of Trust. If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch

Enclosures
cc: BANK OF AMERICA MORTGAGE