Davidson County DEEDTRS
Recvd: 09/19/02 11:13 3pgs
Fees:17.00 Taxes:0.00
20020919-0114225

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

husband and wife

Name: Scott D. Hoy
and Lori K. Hoy,

S&K#: 02-1854
VA #: LH-0455568
Loan #: 0025582131

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 27, 1997, recorded in Book 10674, Page 685, Register's Office of DAVIDSON County, Tennessee, Scott D. Hoy and Lori K. Hoy, husband and wife conveyed to Donald R. Baskin, 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 No. 20020717-0085984, 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 August 21, 2002 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 101 E Main St Ste 400, Louisville, KY 40202-1384, at and for the sum of $112,807.00, 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 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 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 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 HERMITAGE, County of DAVIDSON, State of Tennessee, to-wit:

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

Lot Number 39, on the Plan of Roxborough Subdivision, of record in Plat Book 5200, Page 63, Register's Office for said County, to which reference is made for a more complete description.

This legal description is identical with that in Trust Deed recorded in Book 10674, Page 685, 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 10674, Page 685, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 10674, Page 682, 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 23rd day of August, 2002.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 23rd day of August, 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: 12/20/05

Notary Public

JENA R. SINCLAIR
NOTARY PUBLIC AT LARGE
SHELBY CO. TN
My Comm. Exp. Dec. 20, 2005

02-1854

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 5204 Lana Renee Court, HERMITAGE, TN 37076

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 #02-1854
Map & Parcel -98-2-18