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
Swartwout

Name: Richard L.

S&K#: 01-2417
VA #: LH-0432672
Loan #: 0000343990

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 2, 1995, recorded in Book 9592, Page 437, Register's Office of DAVIDSON County, Tennessee, Richard L. Swartwout, unmarried conveyed to I. Dyke Tatum, 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. 20020619-0074080, 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 February 19, 2003 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 ALLIANCE MORTGAGE COMPANY, whose address is 8120 Nations Way Building 100, Jacksonville, FL 32256, at and for the sum of $68,742.00, that being the highest and best bid offered; and,

WHEREAS, the said ALLIANCE MORTGAGE COMPANY 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 ALLIANCE MORTGAGE COMPANY, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, 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 MADISON, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in the City of Madison Civil District, Davidson County, Tennessee, to wit:

Davidson County DEEDTRS
Recvd: 02/28/03 12:11 2pgs
Fees:12.00 Taxes:0.00
20030228-0026825

Lot Number 2 on the Final Plat of George Stone Subdivision, of record in Book 6200, Page 791, Register's Office for Davidson County, Tennessee, to which reference is made for a more complete description.

This legal description is identical with that in Trust Deed recorded in Book 9592, Page 437, 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 9592, Page 437, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 9592, Page 434, 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 Denise Griffin, 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 Denise Griffin, Substitute Trustee, has hereunto set its hand and seal on the 19th day of February, 2003.

Denise Griffin, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 19th day of February, 2003, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin 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

12/20/05
My commission expires: Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 405 CUMBERLAND AVENUE, MADISON, TN 37115

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 #01-2417
Map & Parcel - 43-9/127