Tennessee
Map # 098-05-0027.00

Terry Kretzer
CHL: 3732969

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 30, 2001, and recorded in Instrument No. 20010206-0011437 in the Register's Office of Davidson County, Tennessee, Terry A. Kretzer, and husband Ricky C. Kretzer, conveyed to Arnold M. Weiss, Attorney, 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, 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 May 6, 2003, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center 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 sale BANK OF NEW YORK, AS TRUSTEE, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of ONE HUNDRED SIXTEEN THOUSAND FOUR HUNDRED DOLLARS AND 00/100; 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 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 BANK OF NEW YORK, AS TRUSTEE of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Trustee, does hereby grant, bargain, sell and convey to the said BANK OF NEW YORK, AS TRUSTEE, its 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:

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit: Being all of Lot No. 145 on the plan of a resubdivision of Lots 145 and 146, in the Lake Park Subdivision, Section 5 of record in Book 4885, Page 148, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot. Restrictive Covenants of record in Book 5018, Page 630, Register's Office for Davidson County, Tennessee. Plan of record in Book 4885, Page 148, Register's Office for Davidson County, Tennessee. This conveyance is made subject to any and all zoning regulations, building restrictions, and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

Ricky Kretzer and Terry Kretzer obtained title to the above referenced real estate by Deed of record in Book: 11212, Page: 747, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 05/21/03 16:12 3pgs
Fees:18.00 Taxes:430.68
20030521-0069672

Subject to any unpaid taxes.

Proper notice of this sale has been given to the State of Tennessee and this sale is made subject to the redemption rights of the State of Tennessee.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto BANK OF NEW YORK, AS TRUSTEE, with full power in trustee to sell, mortgage, lease, convey, or otherwise dispose of said property, any purchaser, lessee or encumbrancer being hereby expressly relieved of the necessity of looking to the application of the proceeds of any such sale, lease, mortgage or other disposition, and unto the successors and assigns of the said trustee in fee simple forever , to whom the said Arnold M. Weiss, Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Trustee, but not further or otherwise.

The said Trustee has applied the consideration as follows:

Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	115,595.00
	$116,400.00

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, Trustee, has on May 6, 2003 hereunto set his hand and seal.

ARNOLD M. WEISS, Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On May 6, 2003 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 Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

My Commission Expires:

BRENDA DOYLE NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 11-14-04

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
5904 New Hope Court,
Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

BANK OF NEW YORK, AS TRUSTEE
C/O COUNTRYWIDE HOME LOANS, INC.
7105 CORPORATE DRIVE PTX-B-32
PLANO, TX 75024

Mortgagee: None

Return to:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 116,400.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF May 14 20 03
NOTARY PUBLIC
MY COMMISSION EXPIRES 11-14-04

BRENDA DOYLE NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 11-14-04

REVENUE ENFORCEMENT DIVISION

PHIL BREDESEN
Governor

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

LOREN L. CHUMLEY
Commissioner

April 2, 2003

Arnold M Weiss
Attorney at Law
208 Adams Avenue
Memphis, TN 38103-1991

Re: Foreclosure Sale of Property Owned by: **Terry Kretzer**

Entity Number: **002[redacted]0443**

Dear Mr. Weiss:

This is in reference to your letter dated March 26, 2003 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest that is due as of **May 6, 2003** is **$1,471.96**.

After the sale, please furnish me with an accounting of the sale (closing statement), and I will release the State's tax lien on the property sold. I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Becky Tellas

Becky Tellas, Supervisor
Special Procedures Section
Revenue Enforcement Division

BT/rp

c: *file*