PICK-UP

This Instrument Prepared By:

Evalina C. Cheadle, Attorney at Law, 129 Second Avenue, North, Nashville, Tennessee 37201, (615) 254-1009

Address of New Owner:	**Send Tax Bills To:**	**Map and Parcel No.:**
Department of Veterans Affairs Atlanta Regional Loan Center P.O. Box 100023 Decatur, Georgia 30031-7023	Same	162-13-179

Davidson County DEEDTRS
Recvd: 08/22/03 11:43 3pgs
Fees:18.00 Taxes:335.86
20030822-0122206

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default was made in the terms, conditions and payments provided for and made in a Deed of Trust dated January 29, 1999, executed by Michael A. Odom and wife, Linda M. Odom, to John H. Moorhead, Trustee, of record in Vol. 11416, page 395, Register's Office for Davidson County, Tennessee; and

WHEREAS, Fort Campbell Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust of record in Vol. 11416, page 395, Register's Office for Davidson County, Tennessee, replaced said Trustee by naming Evalina C. Cheadle as Substitute Trustee by an instrument of record 20030318-0035916, Register's Office for Davidson County, Tennessee; and

WHEREAS, I, Evalina C. Cheadle, Substitute Trustee, caused said real property to be advertised in accordance with the provisions of said Deed of Trust, of record in Vol. 11416, page 395, Register's Office for Davidson County, Tennessee, advertising that said property would be sold at 11:00 A.m., prevailing time, on Thursday, April 24, 2003, at the front door of the Davidson County Courthouse in Nashville, Tennessee, to be knocked off and sold to the highest bidder for cash, but subject to any and all prior liens, encumbrances, deeds of trust, easements, restrictions, building liens, unpaid taxes, and assessments (plus penalty and interest, if any), any redemptive rights (including redemptive rights of any taxing authority by reason of any tax liens), plus any and all other matters and encumbrances superior in rights to the lien of the Deed of Trust.

WHEREAS, I, Evalina C. Cheadle, Substitute Trustee, personally appeared and offered said property for sale at public outcry and the highest, best and last bid received was the sum of NINETY THOUSAND SEVEN HUNDRED SEVENTY-FOUR AND NO/100 DOLLARS ($90,774.00) by Department of Veterans Affairs (hereinafter referred to as the "Grantee") and said property was knocked off and

sold to the Grantee.

NOW, THEREFORE, in consideration of the premises and sum of NINETY THOUSAND SEVEN HUNDRED SEVENTY-FOUR AND NO/100 DOLLARS ($90, 774.0) paid by the Grantee, I, Evalina C. Cheadle, Substitute Trustee, have this day bargained and sold and, by the premises, do transfer and convey to Grantee, its heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, more particularly described as follows:

> BEING LOT NO. 44 ON THE PLAN OF DREAMLAND ESTATES SOUTHEAST, SECTION 1, AS OF RECORD IN PLAT BOOK 5200, PAGE 646 AND 647, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF.
>
> BEING THE SAME PROPERTY CONVEYED TO MICHAEL A ODOM AND WIFE, LINDA M. ODOM BY DEED FROM JAMES T. BENNETT, A SINGLE PERSON OF RECORD IN BOOK 9875, PAGE 945, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This is improved property known as 108 Cedarmont Circle, Nashville, Davidson County, Tennessee, 37211-6656.

To have and to hold the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the Grantee, its heirs and assigns forever.

And I covenant with the said Grantee that I am lawfully seized and possessed of said real property as Substitute Trustee only and, by the terms of the above mentioned Deed of Trust of record in Vol. 11416, page 396, Register's Office for Davidson County, Tennessee, have a good right to sell and convey the same and that same is unencumbered except for any and all mortgages, liens, claims, and any and all unpaid taxes that may be a lien against said real estate.

I further covenant and bind myself/my successors and assigns, to warrant and forever defend the title to said real estate to the Grantee, its heirs and assigns, against the lawful claims of any persons claiming by or through me as Substitute Trustee, but no further or otherwise; it being my intention only to convey to Grantee no greater title in the subject real estate than I received as Substitute Trustee and that, as Substitute Trustee, I have the right to sell and convey.

THIS sale is subject to all matters shown on any applicable recorded Plan; and unpaid taxes which exist as a lien against said property; any restrictive covenants, easements or setback lines

that may be applicable; any matters of record; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any prior liens or encumbrances that may exist against the property. This sale is also subject to any matter that an accurate survey of the premises might disclose.

WITNESS my hand this 25th day of April, 2003.

Evalina C. Cheadle
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Gail A. Dodd, a Notary Public in and for said County and State, Evalina C. Cheadle, Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Davidson County, Nashville, Tennessee, this 25th day of April, 2003.

Notary Public
Commission Expires:

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $90,774.00.

Affiant

Sworn to and subscribed before me this 25th day of April, 2003.

Notary Public

3-26-05
Commission Expires