PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 11/26/03 10:09 2pgs
Fees:12.00 Taxes:0.00
20031126-0171803

Tennessee VA

Name: DAVID R. ANDREW, and wife, Patricia M. Andrew
S&K#: 03-1852
VA #: LH-202060446175
Loan#: 5727058165

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 20, 1998, recorded in Book 10818, Page 876, Register's Office of Davidson County, Tennessee, David R. Andrew and wife, Patricia M. Andrew conveyed to First Title Corporation, 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 Number 20030825-0123151, 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 November 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 Washington Mutual Bank, FA, successor in interest to PNC Mortgage Corp. of America, whose address is WASHINGTON MUTUAL BANK, FA, P.O. Box 1169, Milwaukee, WI 53201-1169, at and for the sum of $115,451.00, that being the highest and best bid offered; and,

WHEREAS, the said Washington Mutual Bank, FA, successor in interest to PNC Mortgage Corp. of America 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 Washington Mutual Bank, FA, successor in interest to PNC Mortgage Corp. of America, 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; his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in ANTIOCH, County of Davidson, State of Tennessee, to-wit:

Described property located in the City of Antioch, Davidson County, State of Tennessee, to wit:

Lot Number 194 on the Plan of Hickory Woods Estates, Section C, of record in Plat Book 6900 at Page 885 thru 887, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

This legal description is identical with that in Trust Deed recorded in Book 10818, Page 876, 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 10818, Page 876, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 10135, Page 211, 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; 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 him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 19th day of NOV., 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.

JEN R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO. TN My Comm. Exp. 12-20-05

12/20/05
My commission expires: Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 6145 FIRELIGHT TRAIL, ANTIOCH, TN 37103

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 #03-1852
Map & Parcel - 176-5-B/99

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