Tennessee
Map: #150-03-0-179.00

James Johnson
IRWIN: #5006667

Davidson County DEEDTRS
Recvd: 06/30/04 09:12 2pgs
Fees:13.00 Taxes:90.65
20040630-0077475

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 9, 1998, and recorded in BOOK 10766 PAGE 250 in the Register's Office of Davidson County, Tennessee, James Harry Johnson, Sr., and Janice Brownlow Johnson, conveyed to Anne Mathes or David Williams, 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, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT: #20040423-0046103, in the Register's Office of said County; 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 June 22, 2004, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center 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 IRWIN UNION BANK AND TRUST COMPANY, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of TWENTY FOUR THOUSAND FIVE 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 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 IRWIN UNION BANK AND TRUST COMPANY of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said IRWIN UNION BANK AND TRUST COMPANY, its 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:

ALL THAT CERTAIN PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE FULLY DESCRIBED IN PLAN BOOK 6250 PAGE 312 RECORDED 1/31/85, ID # 150-03-0-179, BEING FULLY KNOWN AND DESIGNATED AS LOT 22, SECTION 1, HARBOR LANDING.

THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING RESTRICTIONS AND EASEMENTS OF RECORD.

SUBJECT TO A PRIOR DEED OF TRUST TO SECURE COMMERCIAL CREDIT PLAN INC. RECORDED IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY TENNESSEE IN VOLUME 10158, PAGE 300.

James Harry Johnson, Sr. and Janice Brownlow-Johnson, obtained title to the above referenced real estate by Deed of record in BOOK: #9618, PAGE: #78, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 IRWIN UNION BANK AND TRUST COMPANY, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	23,683.00
	$24,500.00

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, Substitute Trustee, has on June 22, 2004 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 22, 2004 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 Substitute Trustee and as his free act and deed.

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

NOTARY PUBLIC

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

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
3290 Anderson Road
Antioch, Tennessee 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

IRWIN UNION BANK AND TRUST COMPANY
C/O IRWIN HOME EQUITY SERVICES
12677 ALCOSTA BOULEVARD
SAN RAMON, CA 94583

Mortgagee: None

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

RETURN TO:→

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 24,500.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF June 22 20 04
NOTARY PUBLIC
MY COMMISSION EXPIRES 11-14-04

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