This Instrument Prepared By:
Perrie & Cole of Tennessee, LLC
400 Northridge Road, Suite 700
Atlanta, GA 30350
P & C file No.: 6005-0235
Marlon Bufford
Parcel ID No.: **162-12-0-A;38.00**

Davidson County DEEDTRS
Recvd: 11/03/05 11:23 2 pgs
Fees:12.00 Taxes:0.00
20051103-0133128

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated 4/28/2004, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument # 20040609-0068169, (Deed of Trust), Marlon G. Bufford conveyed to Lenders Title & Escrow, LLC. as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Irwin Mortgage Corporation, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee of record at Instrument #20050921-0113406, in the Register's Office of Davidson County, TN; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 9/29, 10/6/05 and 10/13/05 in the The Nashville Record, by which advertisement of the sale was held on 10/20/2005 at the Davidson County Courthouse in Courthouse, Davidson, Tennessee, in bar of the equities of redemption, dower and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis , the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Mortgage Electronic Registration Systems, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of 86,368.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Mortgage Electronic Registration Systems, Inc., as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Perrie & Cole of Tennessee, LLC, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Secretary of Veterans Affairs, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

BEING LOT NO. 38 ON THE PLAN OF BRITTANY PARK, PHASE 15, PLAT REVISION, OF RECORD IN PLAT BOOK 9700, PAGE 610, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF. SUBJECT TO DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF RECORD IN BOOK 10016, PAGE 870, AND BOOK 10772, PAGE 988, INCLUDING BY-LAWS ATTACHED THERETO; CHARTER OF RECORD IN BOOK 10016, PAGE 900; AND DEED CONVEYING COMMON AREA OF RECORD IN BOOK 10789, PAGE 173, BOOK 10021, PAGE 60, AND BOOK 11398, PAGE 193, REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED TO MARLON G. BUFFORD, UNMARRIED BY DEED FROM LAQUITA TURNANE THAXTER, UNMARRIED WHICH WAS DATED NOVEMBER 7, 2002 AND WAS FILED FOR RECORD IN INSTRUMENT NO. 20021113-0140818, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

The last recorded Warranty Deed was filed of record at Instrument #200211130140818, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said Secretary of Veterans Affairs, its successors and assigns forever, to whom the said, Perrie & Cole of Tennessee, LLC, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Perrie & Cole of Tennessee, LLC, Substitute Trustee, has hereunto set aside his had, this 31 day of October, 2005

Perrie & Cole of Tennessee, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF FULTON

On this 31 day of October, 2005, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Reta Hampton, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Authorized Signer for Perrie & Cole of Tennessee, LLC, the within named bargainor, and as such office or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such office or member.

WITNESS my hand Notary Seal the day and year above written.

CONNIE S. GRANATA NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES OCTOBER 13, 2008

Notary Public

My Commission Expires:

STATE OF GEORGIA
COUNTY OF FULTON

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is 86368.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

(signed by trustee officer)
Affiant

SUBSCRIBED AND SWORN TO ME ON THIS 31 DAY OF October, 2005

CONNIE S. GRANATA NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES OCTOBER 13, 2008

Notary Public

My Commission Expires:

Property Address: 1033 Brittany Park Drive, Antioch, TN 37013

Mail Tax Notices To:
Irwin Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46038