Tennessee/VA
MAP # 162-12-A-51CO

Mary Hershey
Navy Federal CU #80071
VA: #202060480768

Davidson County DEEDTRS
Recvd: 02/28/06 14:13 2 pgs
Fees:12.00 Taxes:0.00
20060228-0023038

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 11, 2000, and recorded in Instrument No. 200004130037406, in the Register's Office of Davidson County, Tennessee, Mary E. Hershey and James J. Hershey, husband and wife, conveyed to Southland Title and Escrow of Brentwood 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 Instrument No. 20030519-0068235 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 said Deed of Trust by which advertisement the sale was appointed to be held on February 14, 2006, at the outside 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 time the said property was struck off and sold to Navy Federal Credit Union, a corporation, at and for the sum of Eighty-Nine Thousand Twelve and no/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Navy Federal Credit Union has assigned its interests in the said property to the Secretary of Veterans Affairs, 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 Navy Federal Credit Union of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Veterans Affairs, 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:

Land in Davidson County, Tennessee, being Lot No. 51 on the Plan of Brittany Park, Phase II, of record in Plat Book 9700, Page 796, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete description thereof.

THIS CONVEYANCE is subject to all restrictions, easements, setback lines, and encumbrances of record in the Register's Office for the aforesaid county.

Mary E. Hershey and James J. Hershey, husband and wife, their heirs and assigns, obtained title to the above referenced real estate by Deed of record in Instrument No. 200004130037405, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 the Secretary of Veterans Affairs, his 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	265.02
Attorney's Fees and Trustees Fees	400.00
Credit on Note	88,334.98
	$89,012.00

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 February 14, 2006 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 14, 2006, 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

My Commission Expires:

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09

NO TAX

PROPERTY ADDRESS
316 Brittany Park Place,
Antioch, TN 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
VA REO/Title Review
Ocwen Federal Bank
12650 Ingenuity Drive
Orlando, FL 32826

RETURN TO:
THIS INSTRUMENT PREPARED BY:
Weiss Spicer, PLLC
Attorneys at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991
901-526-8296

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$*******EXEMPT********EXEMPT********EXEMPT********
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, February 14, 2006
NOTARY PUBLIC
MY COMMISSION EXPIRES

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09