PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 01/25/08 10:42 2 pgs
Fees:12.00 Taxes:0.00
20080125-0008020

Tennessee VA

Name: Charles L. Howell, and Norma Jo Howell
S&K#: 06-0804
VA #: 202060496549

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 10, 2002, recorded in Instrument number 20020523-0062736 in the Register's Office of Davidson County, Tennessee, Charles L. Howell, married man conveyed to FNF Title Services, Inc., 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 200708010091392, 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 January 17, 2008 at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 Regions Bank DBA Regions Mortgage, whose address is Regions Mortgage, 1900 Charles Bryan Road, Memphis, Tennessee 38018, at and for the sum of $69,183.00, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank DBA Regions Mortgage 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 Regions Bank DBA Regions Mortgage, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP., 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, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Numbers 5, 6 and 7, on the Plan of Woodlawn Estates, Section F, as shown by plat of record in Plat Book 843, Page 82, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20020523-0062736 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument number 20020523-0062736 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 9694, Page 880 and Quit Claim Deed at Instrument Number 200006140059444, in the 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, in fee simple forever, to whom the said Shapiro & Kirsch, LLP., 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 Shapiro & Kirsch, LLP., Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP.

Denise D. Griffin, An Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of Jan., 2008, before me, a Notary Public, in and for said State and County, personally appeared Denise D. Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be an Authorized Agent of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership.

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

12-13-08
My commission expires:

Notary Public

JAMIE D. HARPOLE
STATE OF TENNESSEE NOTARY PUBLIC
Shelby County
My Comm. Exp. 12-13-08

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 634 Delaware Avenue (per Deed of Trust), 634 - 636 Delaware Avenue (per Trustee), Madison, TN 37115

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

S & K File #06-0804
Map & Parcel -04305024700 (Lot 5) and 04305024800 (Lots 6 and 7)

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