This instrument prepared by:

Kleinsmith & Associates, P.C.
6035 Erin Park Drive
Colorado Springs, Co 80918

Davidson County DEEDTRS
Recvd: 01/09/09 11:12 3 pgs
Fees:17.00 Taxes:0.00
20090109-0002314

BOOK NO. 9706, PAGE NO. 827

Responsible Taxpayer and Property Owner:
Tax Parcel No. 176-01-0084

Name: Secretary of Veterans Affairs
an Officer of the United States
of America

Address: 12650 Ingenuity Drive
Orlando, FL 32826

Common Description: 4828 Peppertree Drive
Antioch, TN 37013

Legal Description: LOT IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NUMBER 167 ON THE PLAN OF SECTION 16, PEPPERTREE FOREST, OF RECORD IN BOOK 8250, PAGE 195 OF THE REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION OF SAID LOT, TAX ID #176-1-84

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $94,529.09 (Exempt Transaction Per T.C.A. 67-4-409) which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Philip M. Kleinsmith, Trustee

Sworn to and subscribed before me,
by Philip M. Kleinsmith, Trustee,
this 6th day of January, 2009

Notary Public
My Commission Expires: 10/21/2011.

ANGENETTE LINAMAN NOTARY PUBLIC STATE OF COLORADO

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

SUCCESSOR TRUSTEE'S DEED

Whereas, by virtue of the power and authority vested under that Deed of Trust executed by **Geno Newby and Ilaine Thomas Newby** dated **05/30/1995** and recorded **06/20/1995** in Book **9706** at Page **827**, Register's Office of Davidson County, Tennessee, given to secure payment of a certain indebtedness evidenced by a promissory note set forth therein, payable to the order of **Pacific Southwest Bank** default having been made in the performance of the terms and provisions of the Deed of Trust, demand having been made upon the said Debtor for payment in accordance with the provisions of the Deed of Trust, default having been made in the payment upon demand, said indebtedness described by the said Deed of Trust having been declared to be due and payable in accordance with the terms thereof, said default continuing without reinstatement, at the request of Holder of the note for the purpose of effecting payment of all sums due under the terms of the note and Deed of Trust, principal interest and costs of sale, Philip M. Kleinsmith, Trustee, did on Tuesday, **January 6, 2009** at 10:00 a.m. pursuant to the advertisement published in the **Davidson AM** and sent by mail to the Debtor and lienors of record, offer for sale, at **Front Steps of Old Ben West Library Building, 225 Polk Avenue, Nashville**, TN, in bar of the equities of redemption, dower and homestead, the hereinafter described real estate, at which sale **Countrywide Home Loans, Inc.** became the highest and best bidder(s) at and for the sum of **$94,529.09** and

WHEREAS, the proceeds of the sale were sufficient to satisfy all sums of principal, interest, attorney fees, costs and other sums accruing under the terms of the aforesaid Deed of Trust.

WHEREAS, **Countrywide Home Loans, Inc.**, directed and instructed the undersigned to transfer, convey and assign the real estate described herein to the Secretary of Veterans Affairs, an Officer of the United States of America, and to deliver the deed of reconveyance to said Department;

NOW THEREFORE, Philip M. Kleinsmith, Trustee, exercising the power and authority vested in him, and in bar of the equities of redemption, dower and homestead, does hereby sell, transfer , and convey unto **Secretary of Veterans Affairs, an Officer of the United States of America,** Grantee, the following described real estate, to wit:

LOT IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NUMBER 167 ON THE PLAN OF SECTION 16, PEPPERTREE FOREST, OF RECORD IN BOOK 8250, PAGE 195 OF THE REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION OF SAID LOT, TAX ID #176-1-84

To HAVE AND TO HOLD said described real estate unto the Grantee, his successors and assigns, forever in fee simple

Sale was advertised and made as Trustee only, without covenants or warranties of title, express or implied, subject to any governmental zoning or subdivision ordinances in effect thereon and this conveyance is so made. However, Grantor, as Trustee, but

not otherwise, hereby assigns and sets over to Grantee all of the covenants and warranties contained in the Deed of Trust recorded in Book **9706**, Page **827**, referred to therein.

IN WITNESS WHEREOF, Philip M. Kleinsmith, Trustee, has caused these presents to be executed this 6th day of January, 2009.

PHILIP M. KLEINSMITH, Trustee

STATE OF COLORADO)
COUNTY OF EL PASO)

Before me, Angenette Linaman, a Notary Public , duly appointed, commissioned, and qualified in and for the State and County aforesaid, personally appeared Philip M. Kleinsmith, Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), to be the person described in and who executed the foregoing instrument and acknowledged that he executed same as his free act and deed.

This the 6th day of January, 2009.

ANGENETTE LINAMAN NOTARY PUBLIC STATE OF COLORADO

Notary Public

My Commission Expires: 10/21/2011.