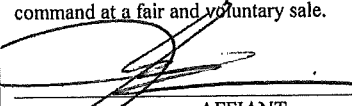
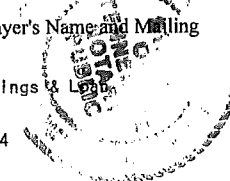


<p>Instrument prepared by:</p> <p>WHITE, CARSON & ALLIMAN, Attorneys at Law P.C., 135 College Street, Madisonville, TN 37354 423-442-9000</p> <p>The preparer of this document does not certify matters of title, description, survey or compliance with planning, zoning or other regulations.</p> <p>It is the responsibility of the parties to this conveyance to have this transfer approved by the appropriate planning and/or zoning authority.</p> <p>It is the responsibility of the transferee to have this deed recorded. YOU MUST RECORD THIS DEED IMMEDIATELY TO PROTECT YOUR INTEREST.</p>	<p>Valuation Oath:</p> <p>I hereby affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$ <u>77,789.44</u> which is equal to or greater than the amount which the property would command at a fair and voluntary sale.</p> <p> AFFIANT Sworn to and subscribed before me the <u>2</u> day of <u>Feb</u>, 2012. <u>Elizabeth Sharon Taylor</u> Register of Deeds (Notary Public)</p> <p>My commission expires: <u>5-25-16</u></p>
<p>Tax Information: <u>178</u> <u>M</u></p> <p>Map/Group/Parcel: <u>S; 4.12, 4.14, 4.16, 4.17</u> <u>4.18</u></p>	<p>Owner/Responsible Taxpayer's Name and Mailing Address:</p> <p>Volunteer Federal Savings & Loan 108 Main St Madisonville, TN 37354</p> 

SUBSTITUTE TRUSTEE'S DEED

JOHN CARSON III, Substitute Trustee

TO

VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION

WHEREAS, DAVID RICHARDSON and wife, BARBARA RICHARDSON, by deed of trust dated July 16, 2004, of record in Trust Deed Book U-19, p. 792, in the Register's Office for Monroe County, Tennessee, conveyed to Larry L. Hicks, Trustee, the hereinafter described real property to secure the payment of a certain promissory note described in said deed of trust, which Note was payable to Volunteer Federal Savings & Loan Association; and

WHEREAS, default was made in the payment of said note; and

WHEREAS, the owner and holder of the note demanded that the Substitute Trustee foreclose the deed of trust; and

WHEREAS, pursuant to the instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the deed of trust, notices of the time and place of said sale having been published in the Monroe County Buzz on

January 16, January 23, and February 1, 2012; and

WHEREAS, the Substitute Trustee, as required by the terms of the deed of trust offered said property for sale to the highest bidder for cash, at public outcry, upon the front steps of the Monroe County Courthouse in Madisonville, Tennessee, on February 10, 2012, and VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, being the highest and best bidder thereof, became the purchaser of said property for the sum of \$ 77,789¹⁵.

NOW, THEREFORE, JOHN CARSON III, in his capacity as Substitute Trustee, and not otherwise, for and in consideration of a premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, its successors and assigns, the following described real property, to-wit:

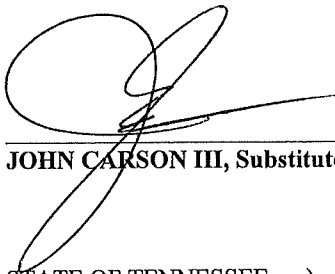
SITUATED in the Fifth Civil District of Monroe County, Tennessee, and being Lots 1, 2, 4, 6 and 10 of **THE CHARLES W. MURPHY SUBDIVISION**, as depicted on plat of record in Plat Cabinet C, Slide 159, as revised by the re-plat of Lot 6 recorded in Plat Book 7, p. 9, both in the Register's Office for Monroe County, Tennessee to which reference is made for a more particular description:

This property shall be conveyed **SUBJECT** to any setback lines, draining and/or utility easements and conditions and limitations depicted and/or noted on the recorded plat and the Declaration of Restrictive Covenants for "The Views at Coker Creek" recorded in Misc. Book 170, p. 122 in the Register's Office for Monroe County, Tennessee.

BEING the same property conveyed to David Richardson, et ux, by deed of record in Warranty Deed Book 294, page 504 in the Register's Office for Monroe County, Tennessee, and further conveyed by Deed of Trust from David Richardson, et ux, to Larry L. Hicks, Trustee, of record in Trust Deed Book U-19, p. 792, in the Register's Office for said county.

TO HAVE AND TO HOLD the aforesaid property free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey the same. JOHN CARSON III, as Substitute Trustee, and not otherwise, warrants the title to said property to VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, its successors and assigns, against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on the 10th day of
February, 2012.

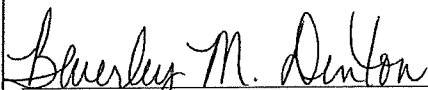


JOHN CARSON III, Substitute Trustee

STATE OF TENNESSEE)
) SS
COUNTY OF MONROE)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOHN CARSON III, Substitute Trustee, the grantor with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this the 10th day of February, 2012.


Notary Public

My Commission Expires: 9-29-12
89.12B k

