Name and address of new owner:	Send tax bills:	Prepared by:
Tennessee Housing Development Agency 401 Church Street Nashville, TN 37219	Same	D.W. McMackin 219 Fifth Avenue, N. Nashville, TN 37219

133-12-245
5DU10027

TRUSTEE'S DEED

BOOK 7621 PAGE 149

WHEREAS, under a Deed of Trust dated March 25, 1986, and recorded in Book 6817, page 636, re-recorded in Book 6857, page 944, Register's Office, Davidson County, Tennessee, Michael J. Richards and wife, Kimberly D. Richards, conveyed to Delta Title Company, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated June 16, 1988, and recorded in Book 7595, page 240, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed D.W. McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give twenty days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of July 14, 21 and 28, 1988, stating that on August 5, 1988, at 12:00 noon at the South door of the courthouse in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Tennessee

Housing Development Agency for $57,999.62, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Tennessee Housing Development Agency (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

Land in Davidson County, Tennessee, Being Lot No. 134 on the Plan of Section Three, Greenwood Hills, of record in Book 5050, page 10, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Robert Neil Wilburn by deed from Michael J. Richards and wife, Kimberly D. Richards, of record in Book 7049, page 795, Register's Office, Davidson County, Tennessee.

This is improved property located at 3865 Scotwood Drive, Nashville, TN 37211.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 5th day of August, 1988.

D.W. McMackin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, 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 Nashville, Tennessee, on this the 5th day of August, 1988.

Joan Catherine Lillard
Notary Public

My Commission Expires: 11/10/91

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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The actual consideration or value, whichever is greater, for this transfer is $57,999.62.

D W McMasters, Substitute Trustee
Affiant

Subscribed and sworn before me, this 5th day of August, 1988.

Joan Catherine Lillard
Notary Public

My Commission Expires: 11/16/91

JOAN CATHERINE LILLARD NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

4656 08/05 0101 02CHEDK 9.00

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IDENTIFICATION

AUG 8 9 00 AM '88

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN

RECEIVED