NAME: Milton Smith
S&K#: 89-01-043
LOAN#: 1605479
FHA #: 483-1394816-203

7447 06/22 0101 03CHECK 267.86

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 9, 1988, recorded in Register's Book 7542, Page 326, in the Register's Office of Davidson County, Tennessee, Milton Smith and Theresa Haynes, both unmarried, conveyed to Phillip Stephen Freeman, 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 Register's Book 7811, Page 694 and rerecorded in Register's Book 7837, Page 606, 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 he held on June 8, 1989, at the Davidson County Courthouse in Nashville, Tennessee, at 1:00 p.m.

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 The New York Guardian Mortgagee Corporation, whose address is P. O. Box 870, Hempstead, New York 11550, at and for the sum of $79,181.21, that being the highest and best bid offered; 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 The New York Guardian Mortgagee Corporation, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said The New York Guardian Mortgagee Corporation, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 10 as shown on the Plat of Paige Villa, of record in Book 6250, page 557, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description of said lot.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Register's Book 7542, Page 326, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes, easements and restrictions.

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 New York Guardian Mortgagee Corporation, its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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 Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal this 8th day of June, 1989.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 8th day of June, 1989, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instruments, 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

BRENDA C. SPICER
Notary Public
Shelby County, Tennessee
My Commission Expires July 18, 1992

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $79,181.21 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 8th day of June, 1989.

Notary Public

BRENDA C. SPICER
Notary Public
Shelby County, Tennessee
My Commission Expires July 18, 1992

PROPERTY ADDRESS: 708 Paige Villa Circle, Nashville, TN 37218

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The New York Guardian Mortgagee Corporation
P. O. Box 870
Hempstead, New York 11550

THIS INSTRUMENT PREPARED BY AND MAIL TO:
LAW OFFICES OF SHAPIRO AND KIRSCH
P.O. Box 241155
Memphis, TN 38124-1155
S & K#-89-01-043

Map #59.11, Parcel #270

FELIX Z WILSON JR REGISTER
DAVIDSON COUNTY, TN
Jun 22 9 07 AM '89

IDENTIFICATION REFERENCE

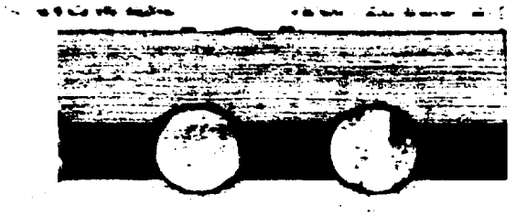
4.3.190.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

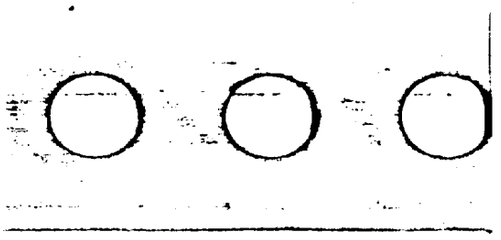
FOR _____

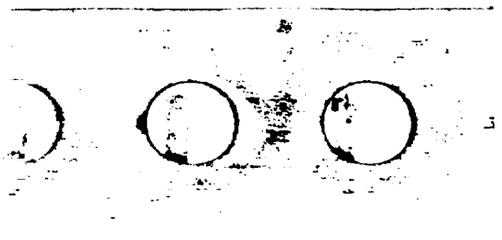
BOOK 7870 PAGE 898

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

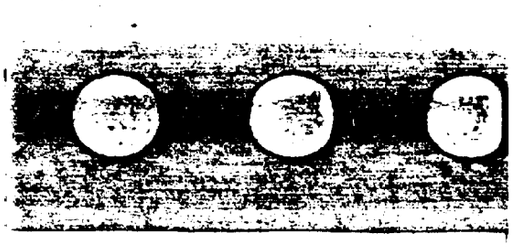
DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 79181.21
				CON TX 261.36
				PRFEE 0.50
				MDEED 6.00
				TOTAL 267.86
				CHECK 267.86

06/22/89 01 09:07 0001 7447





RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



43190

IDENTIFICATION REFERENCE

Jun 22 9 07 AM '89

FELIX Z WILSON JR REGISTER
DAVIDSON COUNTY, TN

No. 221747