NAME: Raymond Richert
S&K#: 89-3-196
LOAN#: 024197161
FHA #: 483-1366237-703

BOOK 7955 PAGE 109

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 14, 1987, recorded in Register's Book 7353, Page 291, in the Register's Office of Davidson County, Tennessee, Raymond R. Richert and wife, Susan Richert and Daniel Donaldson and wife, Athalia Donaldson, conveyed to Robert R. Campbell, Jr., 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 7818, Page 63, 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 14, 1989, at the Davidson County Courthouse in Nashville, Tennessee, at 11:00 a.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 Altus Bank, A Federal Savings Bank, whose address is P. O. Box 7006, Dothan, AL 36302, at and for the sum of $62,900.00, 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 Altus Bank, A Federal Savings Bank, 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 Altus Bank, A Federal Savings Bank, 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:

Land in Davidson County, Tennessee, being Lot No. 42-A on the Plan of Zone Lot Division Lots 42-44, Meadows of Tulip Grove, Section One, of record in Book 5200, Page 612 and amended in Book 6231, page 154 and 6900, page 306, Register's Office for said County, to which plan referenced is hereby made for a more complete description.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Register's Book 7353, Page 291, 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 Altus Bank, A Federal Savings Bank, 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 14th day of June, 1989.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th 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

TRACY L. BOUR
Notary Public
Shelby County, Tennessee
My Commission Expires May 20, 1993

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 $62,900.00 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 14th day of June, 1989.

Notary Public

TRACY L. BOUR
Notary Public
Shelby County, Tennessee
My Commission Expires

PROPERTY ADDRESS: 718 Mercer Drive, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Altus Bank, A Federal Savings Bank
P. O. Box 7006
Dothan, AL 36302

THIS INSTRUMENT PREPARED BY AND MAIL TO:
LAW OFFICES OF SHAPIRO AND KIRSCH
P.O. Box 241155
Memphis, TN 38124-1155
S & K#-89-03-0196

Map #075-16-0, Parcel #002.00

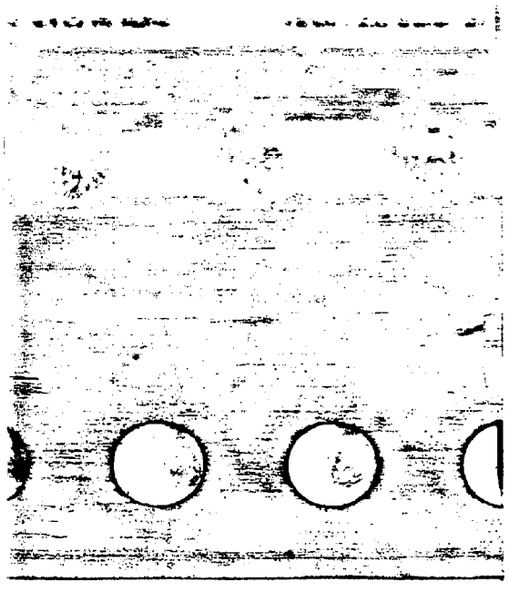
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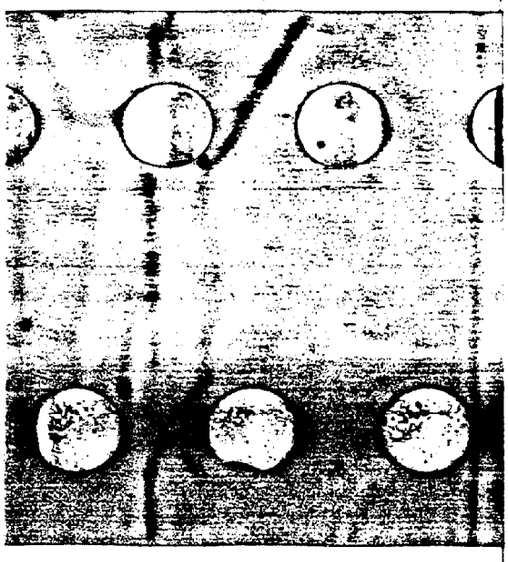
7 1 9 1 8

IDENTIFICATION REFERENCE

OCT 5 10 21 AM '89

DAVIDSON COUNTY, TN





OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7955 PAGE 111

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	62900.00
CON TX	207.57
PRFEE	1.00
WDEED	6.00
TOTAL	214.57
CHECK	214.57

10/05/89 01 10:22 0001 3218

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.19.18.

IDENTIFI REFERENCE

OCT 5 10 21 AM '89

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 255419