This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN, 37203

90-1880-CI (0021) STD
NO MORTGAGE
New Owner - Send Tax Bills:
CITICORP MORTGAGE, INC.
P. O. BOX 790014 MS 314
ST. LOUIS, MO, 63179-0014

Box 22

141-15-6-35

SUBSTITUTE TRUSTEE'S DEED

BOOK 8111 PAGE 954

WHEREAS, on the Twenty-sixth day of June, 1987, WESLEY D. TURNER, was named Trustee in a Deed of Trust of even date executed by RICHARD GAMMONS AND WIFE, VICKI J. GAMMONS, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $ 85,500.00, principal and interest at 10.500% per annum on the unpaid balance, said Deed of Trust being recorded in Book 7283, Page 693, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in Book 8080, Page 853, in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: April 19, 1990 / April 26, 1990 / May 3, 1990, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on Friday, May 18, 1990, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time CITICORP HOMEOWNERS, INC., N/K/A CITICORP MORTGAGE, INC., P. O. BOX 790014 MS 314, ST. LOUIS, MO, submitted the highest and best bid in the amount of $ 70,000.00 .

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to CITICORP HOMEOWNERS, INC., N/K/A CITICORP MORTGAGE, INC., its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 142 on the Plan of Phase "%", Rolling River Estates, of record in Book 5800, page 33, Register's Office for said County.

SAID Lot No. 142 fronts 64.57 feet on the northeasterly margin of River Ridge Drive and extends back 179.94 feet on the northwesterly line and 177.98 feet on the southeasterly line to a broken line in the rear, measuring 138.0 feet thereon.

BEING the same peoprerty conveyed to Richard Gammons and Vickie J. Gammons by deed from Hampton Wade Collins, III and wife, Susan S. Collins of record in Book 7283, page 690, in the Register's Office for Davidson County, Tennessee.

I, I. DYKE TATUM, Substitute Trustee, convey to CITICORP HOMEOWNERS, INC., N/K/A CITICORP MORTGAGE, INC., all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being soley as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

27269

TENNCARE REFERENCE

May 18 11 45 AM '90

FILED & RECORDED

2900 05/18 0101 03CHECK 238.00

Witness my hand and official seal at NASHVILLE, Tennessee, this Eighteenth day of May, 1990.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Eighteenth day of May, 1990.

Tammy L. Morris
Notary Public

TAMMY L. MORRIS NOTARY PUBLIC DAVIDSON CO., TENN.

My Commission Expires: 9-11-90.

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $70,000.00.

Affiant

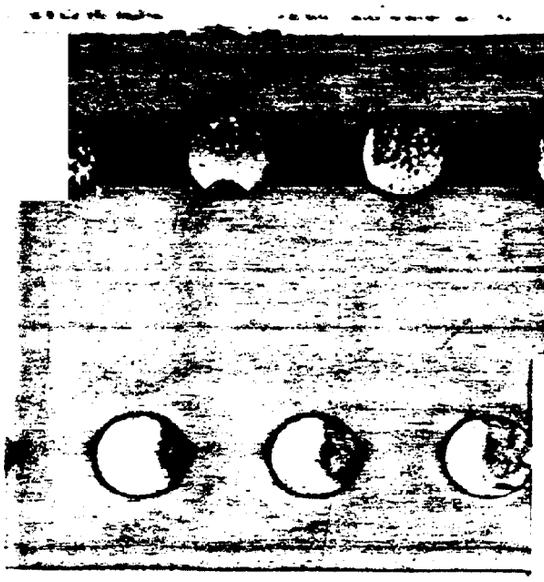
Subscribed and sworn to before me, this Eighteenth day of May, 1990.

Tammy L. Morris
Notary Public

TAMMY L. MORRIS NOTARY PUBLIC DAVIDSON CO., TENN.

My Commission Expires: 9-11-90.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN, 37203

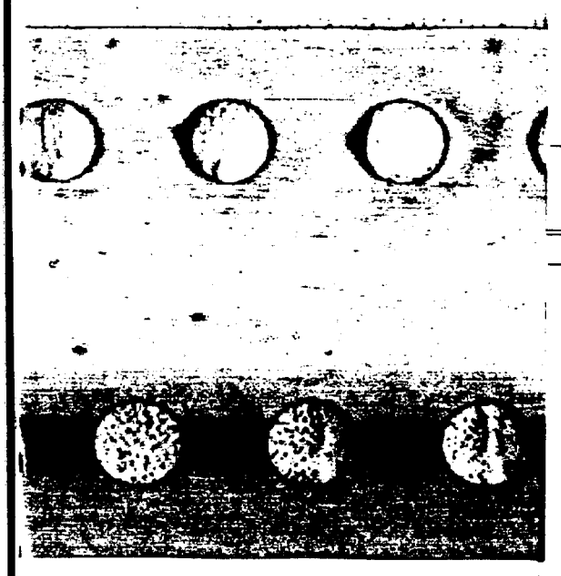


OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8111 PAGE 956



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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 70000.00
				CON TX 231.00
				PRFEE 1.00
				WDEED 6.00
				TOTAL 238.00
				CHECK 238.00
05/18/90	01			11:48 0001 2900

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

27269

IDENTIFICATION

MAY 18 11 45 AM '90

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 320336