TRUSTEE'S DEED

This instrument prepared by:
Adams, Taylor, Philbin, Pigue & Marchetti
One Union Street
Nashville, Tennessee 37201

BOOK 8123 PAGE 974

Michael J. Philbin,
Successor Trustee

to

City Savings Bank, F.S.B.
300 Davidson Avenue
Somerset, New Jersey 08875
SEND TAX BILLS HERE
NO MORTGAGEE

Map #60-3
Parcel #159
Field Book #12DZ 28593

WHEREAS, Richard Hardin and Gerail Williams, both unmarried, executed a deed of trust on the 31st day of May, 1986, which was recorded in Book 6880, Page 731, Register's Office of Davidson County, Tennessee, conveying to Stephen R. Josleyn, Trustee, the property hereinafter described to secure the payment of a promissory note referred to in said deed of trust; and

WHEREAS, Michael J. Philbin was appointed Successor-Trustee, said appointment being recorded in Book 8081, Page 397, Register's Office of Davidson County, Tennessee; and

WHEREAS, default occurred in the performance of the terms of said Promissory Note and/or the Deed of Trust securing the same and the noteholder in accordance with the provisions therein declared the entire indebtedness due and payable and requested the Trustee, the GRANTOR herein, advertise and sell the property; and

WHEREAS, the sale was advertised as required by law and in accordance with the terms of the Deed of Trust, by giving twenty-one (21) days notice by three (3) successive weekly publications appearing in The Nashville Record, a newspaper published and circulated in Davidson County, Tennessee; and pursuant to the advertisement, the sale was held at the time and place advertised, to-wit: June 4, 1990 at 10:00 A.M. at the front door of the courthouse in Nashville, Davidson County, Tennessee, at public outcry to the highest and best bidder for cash free from the statutory right of redemption, homestead, dower and all other exemptions which were expressly waived in said Deed of Trust; and

WHEREAS the GRANTEE herein, City Savings Bank, F.S.B., being the highest and best bidder at said sale with a bid of TWENTY SIX THOUSAND FOUR HUNDRED SIXTY NINE AND NO/100 DOLLARS ($26,469.00), was duly declared the purchaser.

NOW, THEREFORE, in consideration of the premises and the further consideration of TWENTY SIX THOUSAND FOUR HUNDRED SIXTY NINE AND NO/100 DOLLARS ($26,469.00), paid by City Savings Bank, F.S.B., the receipt of which is hereby acknowledged, I, Michael J. Philbin, Successor-Trustee, have this day bargained and sold and by these presents do hereby transfer and convey unto City Savings Bank, F.S.B., its successors and assigns, the following tract of land situated in Davidson County, Tennessee, and more particularly described as follows, to-wit:

Being Lot No. 12-A on the Plan of Zone Lot Division, Lots Nos. 11, 12, 13, 14, 15 & 16, Section 1, Creekwood Estates, as of record in Plat Book 5200, Page 439, amended in Plat Book 6250, Page 473, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Richard Hardin and Gerail Williams, both unmarried, by deed of record in Book 6880, Page 728, re-recorded in Book 6907, Page 407, Register's Office for Davidson County, Tennessee.

This is improved property also known as 3110 Creekwood Drive, Nashville, Tennessee 37207.

TO HAVE AND TO HOLD said real estate together with the appurtenances, estate, title and interest thereunto belonging to the said City Savings Bank, F.S.B., its successors and assigns forever as fully and completely as the Successor-

RECORDER'S MEMO
Legibility of Writing, Typing or Printing Unsatisfactory in this Document When Received.

Trustee can or ought to convey under the power vested in the Trustee in said Deed of Trust and his appointment as Successor-Trustee; and said Successor-Trustee, the Grantor herein, does hereby transfer and assign to City Savings Bank, F.S.B., its successors and assigns all the warranties and covenants made in said Deed of Trust.

This conveyance is made subject to all matters shown on any applicable recorded Plan; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; and any prior liens or encumbrances as well as any priority created by a fixture filing; and subject to any matter that an accurate survey of the premises might disclose.

IN WITNESS WHEREOF, the said Michael J. Philbin, Successor-Trustee, has hereunto set his hand this 4th day of June, 1990.

Michael J. Philbin, Trustee
Michael J. Philbin,
Successor-Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Michael J. Philbin, Successor-Trustee, 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 Nashville, Tennessee, this 4th day of June, 1990.

Janice M. Chong
NOTARY PUBLIC

My Commission Expires: May 20, 1992

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration of value, whichever is greater for this transfer is $26,469.00.

Michael J. Philbin
AFFIANT

WITNESS my hand and official seal at Nashville, Tennessee, this 4th day of June, 1990.

Janice M. Chong
NOTARY PUBLIC

My Commission Expires: May 20, 1992

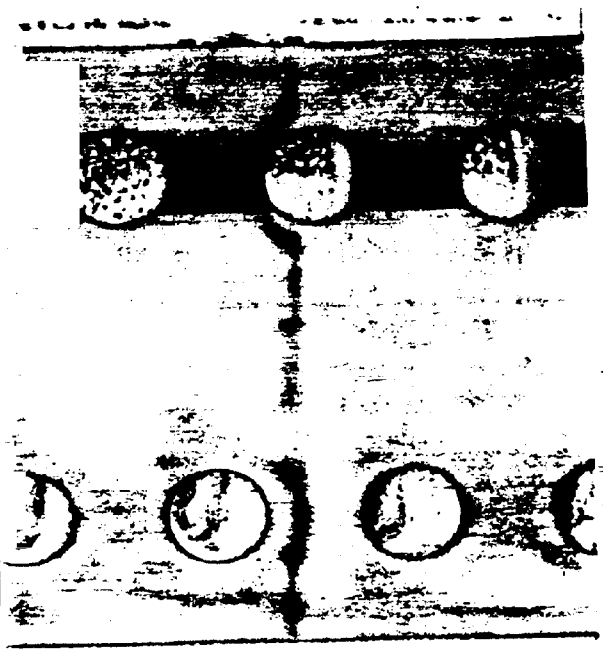
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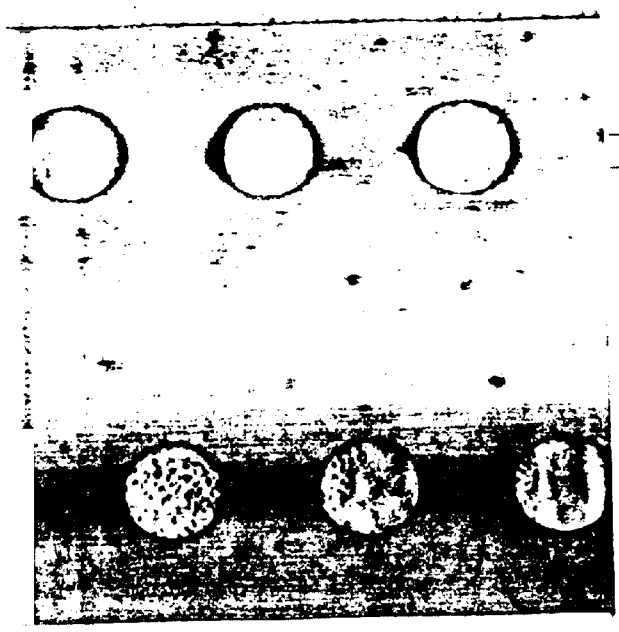
IDENTIFICATION REFERENCE

JUN 5 3 34 PM '90

DAVIDSON COUNTY, TN

7316 06/05 0101 03CHECK 94.45





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

RECEIVED OF _____

FOR _____

BOOK 8123 PAGE 976

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 26469.00
CON TX 87.45
PRFEE 1.00
WDEED 6.00
TOTAL 94.45
CHECK 94.45

06/05/90 01 15:34 0001 7316

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

3.12.40

IDENTIFI REFERENCE

JUN 5 3 34 PM '90

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 325004