TENNESSEE FHA

THIS INSTRUMENT PREPARED BY AND RETURN TO:
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124-1155

NAME: Stephen L. Barth
S&K#: 89-9-657
LOAN#: 3233095
FHA#: 483-072850-203

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 22, 1979, recorded in Book 5509, Page 754, in the Register's Office of Davidson County, Tennessee, Ronald B. Chapman, A single person, conveyed to Donald Robinson, 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 Book 7951, Page 57, 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 be held on Wednesday, June 6, 1990, at the Davidson County Courthouse in Nashville, Tennessee, at 11:30 a.m.; and,

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 Empire of America Federal Savings Bank, whose address is Two Empire Plaza, Buffalo, N.Y. 14203-2933, at and for the sum of $54,089.95, 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 Empire of America 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 Empire of America Federal Savings Bank, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 3 on the Plan of the Resubdivision of Part of Lot "M"- W.P. Ready's Subdivision, of record in Book 5190, page 206, Register's Office for Davidson County, Tennessee, to which plan reference 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 Book 5509, Page 754, Register's Office of Davidson County, Tennessee.

33979

IDENTIFICATION REFERENCE

JUN 14 10 19 AM '90

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

0455 06/14 0101 03CHECK 185.53

The last warranty deed of record is Warranty Deed, Book 7065, Page 156, Register's Office for 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 Empire of America 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 on Wednesday, June 6, 1990.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, June 6, 1990, 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 instrument, 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.

Shannon Naughel
Notary Public

SHANNON NAUGHER NOTARY PUBLIC SHELBY COUNTY, TN EXP. DEC. 6, 1

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 $54,089.95 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 on Wednesday, June 6, 1990.

Shannon Naugher
Notary Public

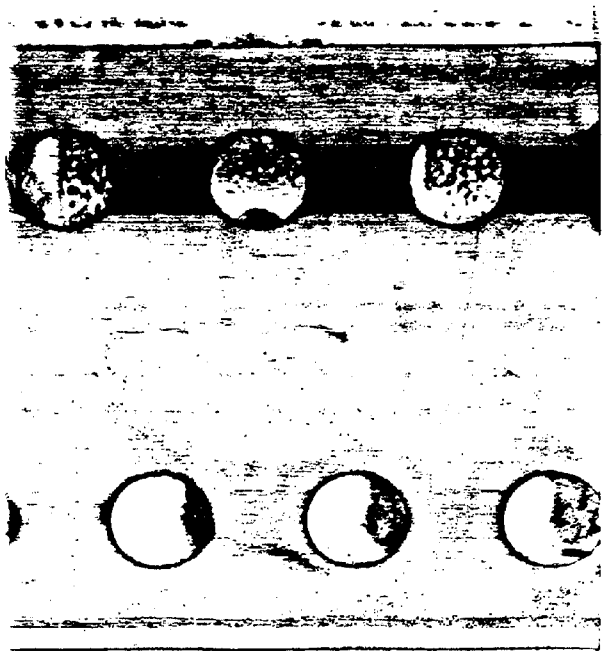
SHANNON NAUGHER NOTARY PUBLIC SHELBY COUNTY, TN EXP. DEC. 6, 1

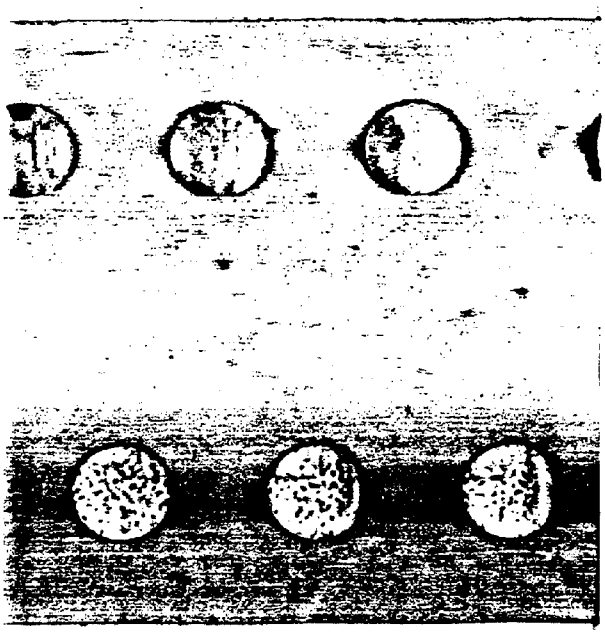
PROPERTY ADDRESS: 108B Shannon Avenue, Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Empire of America Federal Savings Bank
Two Empire Plaza
Buffalo, N.Y. 14203-2933

S & K # 89-9-657

43-01-147





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8131 PAGE 265

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

MAMT 54089.95
ERR CO
MAMT 54089.95-
CAMT 54089.95
CON TX 178.53
PRFEE 1.00
WDEED 6.00
TOTAL 185.53
CHECK 185.53

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/14/90 01 10:21 0001 0455

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

Jun 14 10 19 AM '90

IDENTIFICATION REFERENCE

33979

No. 328105