TRUSTEE'S DEED

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

Michael J. Philbin, Successor Trustee	)	
to	)	Map #75-11
	)	Parcel #177
	)	Field Book #04D 68905
City Savings Bank, F.S.B. 300 Davidson Avenue Somerset, New Jersey 08875 SEND TAX BILLS HERE NO MORTGAGEE	)	

WHEREAS, Frazier K. Beverly, Unmarried and Marion Thurman and wife, Eva M. Thurman, executed a deed of trust on the 28th day of August, 1986, which was recorded in Book 6971, Page 137, 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 8138, Page 380, Register's Office of Davidson County, Tennessee; and

WHEREAS, the obligations of the aforesaid Deed of Trust and Note were subsequently assumed by Joe T. Southall, an 80% interest (unmarried) (The other remaining 20% interest still being vested in Marion Thurman) in a deed of record in Book 7853, Page 941, Register's Office for 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: August 20, 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, in bar of all equities of redemption, the statutory right of redemption, homestead, dower and all other exemptions of every kind, all of 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 THIRTY TWO THOUSAND EIGHT HUNDRED SIXTY AND NO/100 DOLLARS ($32,860.00), was duly declared the purchaser.

NOW, THEREFORE, in consideration of the premises and the further consideration of THIRTY TWO THOUSAND EIGHT HUNDRED SIXTY AND NO/100 DOLLARS ($32,860.00), 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. 99A of the Zone Lot Division of Lots Nos. 80 thru 101 and 103 thru 107 Rachel's Square, Section 2, as of record in Plat Book 6250, Page 540, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Frazier K. Beverly, Unmarried and Marion Thurman, by deed of record in Book 6971, Page 134, the said Frazier K. Beverly having subsequently conveyed his undivided interest in the property to Joe T. Southall by deed of record in Book 7853, page 941, Register's Office for Davidson County, Tennessee.

This is improved property also known as 1018 Rachels Square Drive, Hermitage, Tennessee 37076.

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-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 20th day of August, 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 20th day of August, 1990.

Janice M. Cheney
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 $32,860.00.

Michael J. Philbin
AFFIANT

WITNESS my hand and official seal at Nashville, Tennessee, this 20th day of August, 1990.

Janice M. Cheney
NOTARY PUBLIC

My Commission Expires: May 20, 1992

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OFFICIAL RECEIPT

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

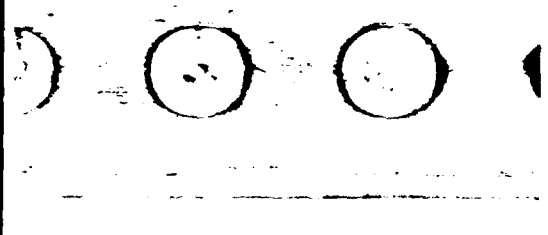
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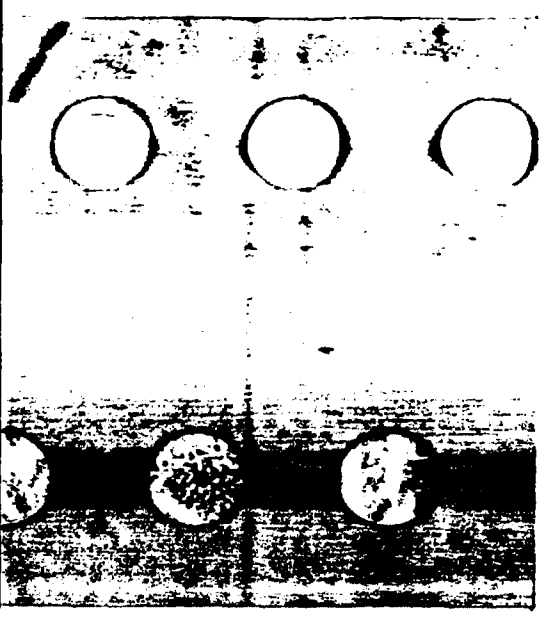
FOR _____

BOOK 8180 PAGE 397

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	32860.00
CON TX	108.57
PRFEE	1.00
WDEED	6.00
TOTAL	115.57
CHECK	115.57

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/22/90 01 15:19 0001 2533

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No. 348935