TENNESSEE FHA

NAME: Reba Ellard
S&K#: 89-9-634
LOAN#: 02-01-01408
FHA#: 483-1331107-703

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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 27, 1987, recorded in Book 7220, Page 911, in the Register's Office of Davidson County, Tennessee, Reba C. Ellard, Unmarried, conveyed to Roger K. Yates, 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 7933, Page 703, 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, September 26, 1990, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 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 TransOhio Savings Bank, whose address is P.O. Box 93749, Cleveland, Ohio 44101, at and for the sum of $71,246.48, 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 TransOhio Savings Bank, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, First Financial Title Agency of Tennessee, Inc., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said TransOhio Savings Bank, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

The following described land situated in Hermitage, County of Davidson, State of Tennessee, to-wit: Being Lot No. 19A of the Zone Lot Division of Lot Nos. 18, 19, 39 and 40 of Section One of Meadows of Tulip Grove, of record in Plat Book 6250, page 471, amending Plat Book 5200, Page 612, Register's Office for Davidson County, Tennessee, to which plat 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 7220, Page 911, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7220, Page 908, 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 TransOhio Savings Bank, its successors and assigns, in fee simple forever, to whom the said First Financial Title Agency of Tennessee, Inc., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under it, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said First Financial Title Agency of Tennessee, Inc., Substitute Trustee, has hereunto set its hand and seal on Wednesday, September 26, 1990.

FIRST FINANCIAL TITLE AGENCY OF TENNESSEE, INC.

Joe M. Kirsch, President

6945 10/03 0101 03CHECK 241.96

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Joe M. Kirsch with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the president of First Financial Title Agency of Tennessee, Inc., the within named bargainor, a corporation, and that he as such president executed the foregoing instrument for the purposes therein contained signing the name of the corporation by himself as president.

WITNESS my hand and Notarial Seal at Office the day and year above written.

Notary Public

SHANNON NAUGHER NOTARY PUBLIC SHELBY COUNTY TN

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 $71,246.48 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, September 26, 1990.

Notary Public

SHANNON NAUGHER NOTARY PUBLIC SHELBY COUNTY TN EXP. DEC. 6, 1993

PROPERTY ADDRESS: 702 Mercer Drive, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
TransOhio Savings Bank
P.O. Box 93749
Cleveland, Ohio 44101

S & K # 89-9-634

075-15-003

62208

IDENTIF. TREFERENCE

OCT 3 11 42 AM '90

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY TN.

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8209 PAGE 485

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	71246.48
CON TX	234.96
PRFEE	1.00
WDEED	6.00
TOTAL	241.96
CHECK	241.96

10/03/90 01 11:43 0001 6945

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

62208

IDENTIF. TREFERENCE

OCT 3 11 42 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 361229