TENNESSEE FHA

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

NAME: Thomas A. Bowen
S&K#: 88-0243
LOAN#: 7355994
FHA#: 4831415423751

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 30, 1987, recorded in Book 7394, Page 653, and rerecorded in Book 7506, Page 13, in the Register's Office of Davidson County, Tennessee, Thomas A. Bowen and wife, Rita A. Bowen, conveyed to Stephen R. Josleyn, 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 8149, Page 996, and rerecorded in Book 8165, Page 917, 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, October 3, 1990, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 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 New York Guardian Mortgagee Corporation, whose address is c/o Bowest Corporation, 3300 N. Torry Pines Court, La Jolla, CA 92307, at and for the sum of $60,013.31, 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 New York Guardian Mortgagee Corporation, 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 New York Guardian Mortgagee Corporation, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

BEING Lot Nos. 356 and 357 on the Plan of Highland Land Company's Subdivision, of record in Book 421, page 14, 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 7394, Page 653, and rerecorded in Book 7506, Page 13, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7394, Page 650, 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 New York Guardian Mortgagee Corporation, 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, October 3, 1990.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, October 3, 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 NAUGHER NOTARY PUBLIC EXP. DEC. 6, 1993 SHELBY COUNTY, TN

Notary Public

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 $60,013.31 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, October 3, 1990.

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

Notary Public

PROPERTY ADDRESS: 1427 Meridian Street, Nashville, Tn 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
New York Guardian Mortgagee Corporation
c/o Bowest Corporation
3300 N. Torry Pines Court
La Jolla, CA 92307

S & K # 88-0243

71-11-203

63571

IDENTIF. REFERENCE

OCT 9 10 05 AM '90

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

8885 10/09 0101 CHECK 205.00

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8213 PAGE 863

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 60013.31
				CON TX 198.00
				PRFEE 1.00
				MDEED 6.00
				TOTAL 205.00
				CHECK 205.00
10/09/90		01		10:06 0001 8585

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

63571

IDENTIF. TREFERENCE

OCT 9 10 05 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 362850