TENNESSEE FHA

NAME: Reginald C. Cartmell
S&K#: 90-0768
LOAN#: 02-41-39563
FHA#: 483-1062130-296

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 December 27, 1985, recorded in Book 6761, Page 549, in the Register's Office of Davidson County, Tennessee, James M. Fischer, Jr., conveyed to Edward Seddon, 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 8171, Page 942, 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 Victoria Mortgage Company, whose address is 3737 Perrin Central, San Antonio, TX 78217, at and for the sum of $68,097.23, 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 Victoria Mortgage Company, 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 Victoria Mortgage Company, 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:

Described land situated in Madison, Davidson County, Tennessee, being Lot No. 10A Zone Lot Division of Lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 51, 52, 53, 54, 55, 56, 57, 58, 59, and 60, Heritage Place of record in Plat Book 6250, page 632 amending Plat Book 5200, page 628, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description of said lot.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 6761, Page 549, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7371, Page 249, 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 Victoria Mortgage Company, 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

Shannon Naugher
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 $68,097.23 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

Shannon Naugher
Notary Public

PROPERTY ADDRESS: 302 Nesbitt Lane, Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Victoria Mortgage Company
3737 Perrin Central
San Antonio, TX 78217

S & K # 90-0768

42-8-74

63573

IDENTIF. TREFERENCE

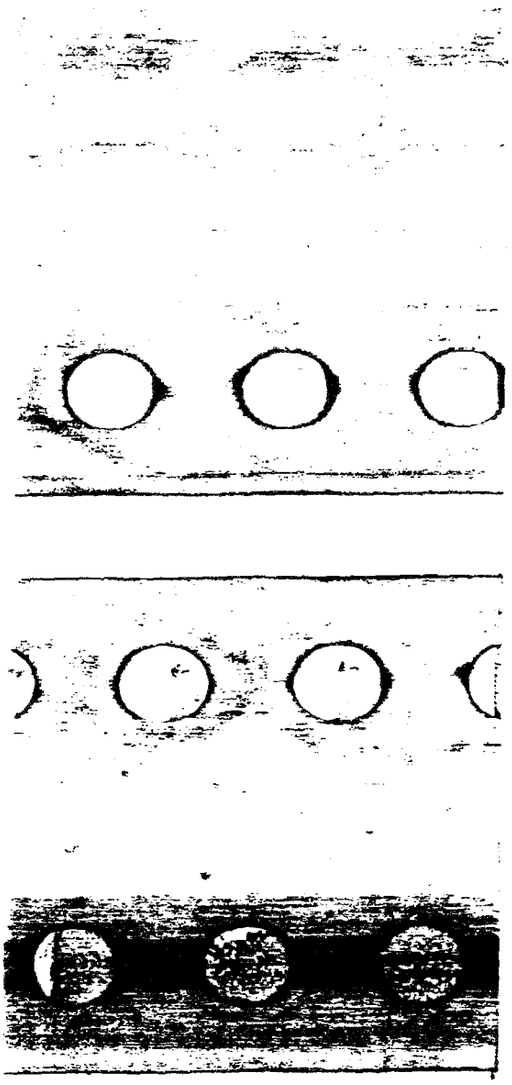
OCT 9 10 06 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

9587 10/09 0101 03CHECK 231.73

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 8213 PAGE 869

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	68097.23
CON TX	224.73
PRFEE	1.00
WDEED	6.00
TOTAL	231.73
CHECK	231.73

10/09/90 01 10:07 0001 8587

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

63573

IDENTIF. TREFERENCE

OCT 9 10 06 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 362852