TENNESSEE FHA

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

NAME: Richard W. Smith
S&K#: 90-1013
LOAN#: 454552-1-101
FHA#: 483-1405800-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 28, 1987, recorded in Book 7396, Page 520, and rerecorded in Book 7446, Page 356, in the Register's Office of Davidson County, Tennessee, Richard W. Smith and wife, Peggy S. Smith, conveyed to Stephen R. Joselyn, 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 8203, Page 188, 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, November 21, 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 Cenlar Federal Savings Bank, whose address is 6700 Southpoint Pkwy., Suite 500, Jacksonville, FL 32245-9077, at and for the sum of $62,133.03, 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 Cenlar 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 Cenlar Federal Savings Bank, 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:

Described land situated in Nashville, Davidson County, Tennessee, being Lot 29 Block D, Map of Country Club Estates, as of record in Book 843, page 95, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7396, Page 520, and rerecorded Book 7446, Page 356, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7396, Page 517, 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 Cenlar 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 Monday, November 26, 1990.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Monday, November 26, 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. 9, 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 $62,133.03 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

SHANNON NAUGHER NOTARY PUBLIC EXP. DEC. 9, 1993 SHELBY COUNTY, TN

Affiant

Subscribed and sworn to before me on Monday, November 26, 1990.

Shannon Naugher
Notary Public

PROPERTY ADDRESS: 1437 Janie Avenue, Nashville, TN 37216

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Cenlar Federal Savings Bank
6700 Southpoint Pkwy.
Suite 500
Jacksonville, FL 32245-9077

5369 12/03 0101 03CHECK 211.93

S & K # 90-1013

072-04-0-283

7.63.84

IDENTIF. REFERENCE

DEC 3 9 50 AM '90

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY TN.

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8247 PAGE 555

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 62133.03
CON TX 204.93
PRFEE 1.00
WDEED 6.00
TOTAL 211.93
CHECK 211.93

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 49 0001 5369

76384

IDENTIF. REFERENCE

DEC 3 9 50 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 377848