TENNESSEE FHA

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

NAME: Terry Bowersox
S&K#: 90-0335
LOAN#: 18-41-39521
FHA#: 483-1066835-246

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 21, 1985, recorded in Book 6690, Page 881, in the Register's Office of Davidson County, Tennessee, Terry A. Bowersox and wife Gretta L. Bowersox, conveyed to Alan L. Saturn, 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 8234, Page 673, 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, January 16, 1991, 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, whose address is 3737 Perrin Central, San Antonio, TX 78217, at and for the sum of $48,601.51, 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, 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, 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:

LAND in Davidson County, Tennessee, being Lot No. 156C-A, Zone Lot Division Maplewood Heights, Lots 152 thru 156C, as of record in Book 6250, page 663, Register's Office for Davidson County, Tennesee, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed recorded in Book 6690, Page 878, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 6690, Page 881, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 6690, Page 878, 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, 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 Thursday, January 17, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Thursday, January 17, 1991, 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 $48,601.51 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. 6, 1993 SHELBY COUNTY, TN

Affiant

Subscribed and sworn to before me on Thursday, January 17, 1991.

Notary Public

PROPERTY ADDRESS: 3836 Edwards Avenue, Nashville, Tn 37208

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

S & K # 90-0335

61-10-225

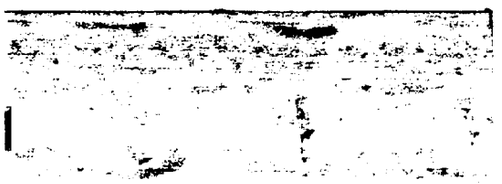
87737

IDENTIF. TREFERENCE

JAN 22 3 24 PM '91

FELIX Z. WILSON REGISTER DAVIDSON COUNTY TN.

7246 01/22 0101 03CHECK 167.38



OFFICIAL RECEIPT

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

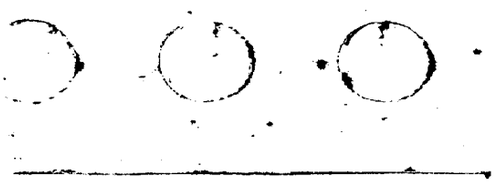
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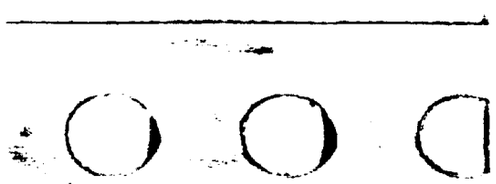
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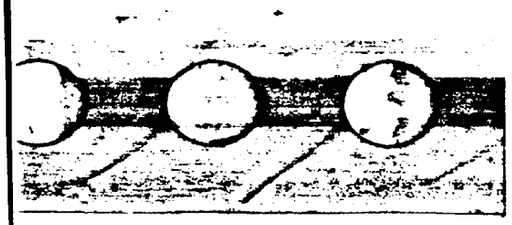
BOOK 8279 PAGE 506

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 48601.51
CON TX 160.38
PRFEE 1.00
WDEED 6.00
TOTAL ~~167.38~~
CHECK ~~167.38~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01/22/91 01 15:22 0001 7346

87737.

IDENTIF. REFERENCE

JAN 22 3 24 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 391189