TENNESSEE FHA

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

NAME: Patricia W. Luhn
S&K#: 90-1422
LOAN#: 458342-3-101
FHA#: 483-1432473-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 26, 1988, recorded in Book 7480, Page 184, in the Register's Office of Davidson County, Tennessee, Patricia W. Luhn unmarried, 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 8256, Page 642, 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, February 13, 1991, 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 Cenlar Federal Savings Bank, whose address is 6700 Souhtpoint Parkway, Suite 500, Jacksonville, FL 32216, at and for the sum of $56,046.81, 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, First Financial Title Agency of Tennessee, Inc., 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 No. 31-B, Zone Lot Division of Lots 31, 39 and 40, Lakeview Hills, Section Two, of record in Plat Book 6250, Page 325, amending Plat Book 5800, Page 137, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

This legal description is identical with that in Deed recorded in Book 7480, Page 184, 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 7480, Page 184, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7480, Page 181, 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 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, February 13, 1991.

FIRST FINANCIAL TITLE AGENCY OF TENNESSEE, INC.

Joe M. Kirsch, President

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.

Shannon Naughton
Notary Public

My Commission Expires 12/6/93

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 $56,046.81 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, February 13, 1991.

Shannon Naughton
Notary Public

My Commission Expires 12/6/93

PROPERTY ADDRESS: 3243 Priest Woods Drive, Nashville, TN 37217

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Cenlar Federal Savings Bank
6700 Southpoint Parkway
Suite 500
Jacksonville, FL 32216

S & K # 90-1422

108-16-0-288

02/14 0101 03CHECK 191.80

FEB 14 12 53 PM '91
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

IDENTIF. TREFERENCE

92872

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8232 PAGE 909

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	56046.81
CON TX	184.80
PRFEE	1.00
MDEED	6.00
TOTAL	191.80
CHECK	191.80

02/14/91 01 12:49 0001 6887

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

92872

IDENTIF. TREFERENCE

FEB 14 12 53 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 397190