TENNESSEE FHA

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

NAME: Toorialai Sakwall
S&K#: 90-1202
LOAN#: 9147802
FHA#: 483-1284109-703b

SUBSTITUTE TRUSTEE'S DEED BOOK 8292 PAGE 913

WHEREAS, by Deed of Trust dated January 30, 1987, recorded in Book 7127, Page 319, in the Register's Office of Davidson County, Tennessee, Toorialai Sakwall and Nangialai Sakwall, both unmarried, conveyed to Richard A. Northcutt, 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 8229, Page 705, 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 10:00 a.m., and at that time the sale was adjourned to Wednesday, February 13, 1991 at 10:00 a.m., at the Davidson County Courthouse in Nashville, Tennessee.

WHEREAS, at the time and place aforementioned, 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 Independence One Mortgage Corporation, whose address is CS 5076, Southfield, MI 48086-5076, at and for the sum of $18,486.32, 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 Independence One Mortgage Corporation, 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 Independence One Mortgage 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:

Described land situated in Nashville, Davidson County, Tennessee, being Lot No. 47 on the Plan of Rosewood Estates, Section Two, of record in Plat Book 4955, page 125, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7127, Page 319, 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 7127, Page 319, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7127, Page 316, 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 Independence One Mortgage Corporation, 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 $18,486.32 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.

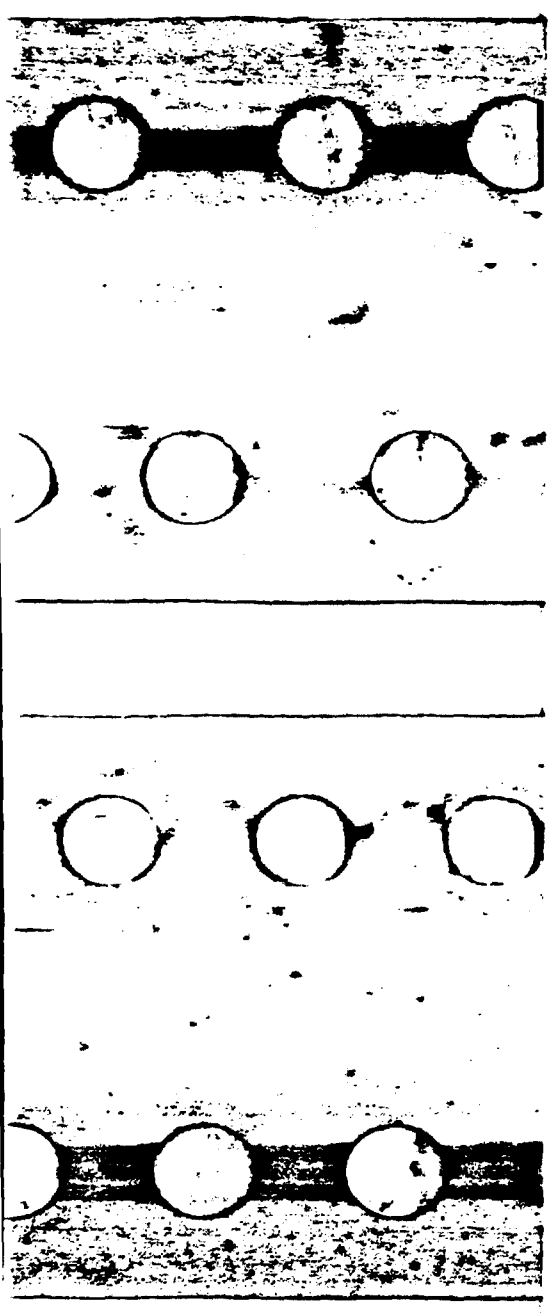
Shannon Naughton
Notary Public

My Commission Expires 12/6/93

PROPERTY ADDRESS: 21 Lutie Street, Nashville, TN 37210

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Independence One Mortgage Corporation
CS 5076
Southfield, MI 48086-5076

92874
IDENTIF. REFERENCE
S & K #90-1202
119-06-1647
FEB 14 12 54 PM '91
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.
02/14 0101 CHECK 68.00
50.00



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

RECEIVED OF _____

FOR _____

BOOK 8292 PAGE 915

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 18486.32
CON TX 61.05
PRFEE 1.00
~~MRTFEE 6.00~~
~~TOTAL 68.05~~
CHECK 68.05

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/14/91 01 12:50 0001 6889

92874

IDENTIF. REFERENCE

FEB 14 12 54 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 397192