TRUSTEE'S DEED

This instrument prepared by:
Adams, Taylor, Philbin, Pigue & Marchetti
One Union Street
Nashville, Tennessee 37201

Michael J. Philbin, Successor Trustee	)	
to	)	Map #42-4
	)	Parcel #73
	)	Field Book #11D 33557
City Savings, F.S.B.	)	
300 Davidson Avenue	)	
Somerset, New Jersey 08875	)	
SEND TAX BILLS HERE	)	
NO MORTGAGEE	)	

WHEREAS, Clifford L. McDaniel and wife, Barbara P. McDaniel and Marion Thurman and wife, Eva M. Thurman, executed a deed of trust on the 31st day of July, 1986, which was recorded in Book 6940, Page 205, Register's Office of Davidson County, Tennessee, conveying to Stephen R. Josleyn, Trustee, the property hereinafter described to secure the payment of a promissory note referred to in said deed of trust; and

WHEREAS, Michael J. Philbin was appointed Successor-Trustee, said appointment being recorded in Book 8308, Page 358, Register's Office of Davidson County, Tennessee; and

WHEREAS, default occurred in the performance of the terms of said Promissory Note and/or the Deed of Trust securing the same and the noteholder in accordance with the provisions therein declared the entire indebtedness due and payable and requested the Trustee, the GRANTOR herein, advertise and sell the property; and

WHEREAS, the sale was advertised as required by law and in accordance with the terms of the Deed of Trust, by giving twenty-one (21) days notice by three (3) successive weekly publications appearing in The Nashville Record, a newspaper published and circulated in Davidson County, Tennessee; and pursuant to the advertisement, the sale was held at the time and place advertised, to-wit: May 20, 1991 at 10:00 A.M. at the front door of the courthouse in Nashville, Davidson County, Tennessee, at public outcry to the highest and best bidder for cash, in bar of all equities of redemption, the statutory right of redemption, homestead, dower and all other exemptions of every kind, all of which were expressly waived in said Deed of Trust; and

WHEREAS the GRANTEE herein, City Savings, F.S.B., being the highest and best bidder at said sale with a bid of THIRTY ONE THOUSAND FOUR HUNDRED SIXTY NINE AND NO/100 DOLLARS ($31,469.00), was duly declared the purchaser.

NOW, THEREFORE, in consideration of the premises and the further consideration of THIRTY ONE THOUSAND FOUR HUNDRED SIXTY NINE AND NO/100 DOLLARS ($31,469.00), paid by City Savings, F.S.B., the receipt of which is hereby acknowledged, I, Michael J. Philbin, Successor-Trustee, have this day bargained and sold and by these presents do hereby transfer and convey unto City Savings, F.S.B., its successors and assigns, the following tract of land situated in Davidson County, Tennessee, and more particularly described as follows, to-wit:

Being Lot No. 21A of the Zone Lot Division of Lots 1 thru 10, 15 thru 24 and 51 thru 60, Heritage Place as of record in Plat Book 6250, Page 632, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Clifford L. McDaniel and wife, Barbara P. McDaniel and Marion Thurman, by deed of record in Book 6940, Page 202, Register's Office for Davidson County, Tennessee.

This is improved property also known as 538 Amquiwood Court, Madison, Tennessee 37115.

TO HAVE AND TO HOLD said real estate together with the appurtenances, estate,

title and interest thereunto belonging to the said City Savings, F.S.B., its successors and assigns forever as fully and completely as the Successor-Trustee can or ought to convey under the power vested in the Trustee in said Deed of Trust and his appointment as Successor-Trustee; and said Successor-Trustee, the Grantor herein, does hereby transfer and assign to City Savings, F.S.B., its successors and assigns all the warranties and covenants made in said Deed of Trust.

This conveyance is made subject to all matters shown on any applicable recorded Plan; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; and any prior liens or encumbrances as well as any priority created by a fixture filing; and subject to any matter that an accurate survey of the premises might disclose.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Michael J. Philbin, Successor-Trustee, has hereunto set his hand this 20th day of May, 1991.

Michael J. Philbin, Trustee

Michael J. Philbin,
Successor-Trustee

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Michael J. Philbin, Successor-Trustee, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 20th day of May, 1991.

Janice M. Cheng
NOTARY PUBLIC

My Commission Expires: May 20, 1992

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration of value, whichever is greater for this transfer is $31,469.00.

Michael J. Philbin
AFFIANT

WITNESS my hand and official seal at Nashville, Tennessee, this 20th day of May, 1991.

Janice M. Cheng
NOTARY PUBLIC

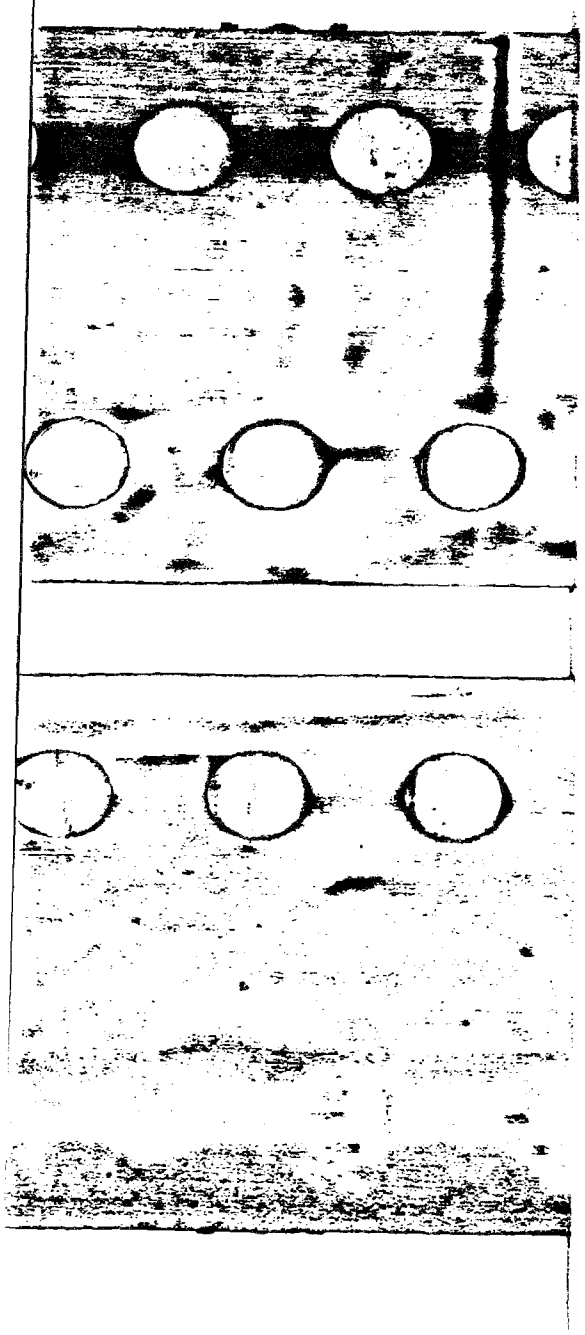
My Commission Expires: May 20, 1992

1 5 8 7 1.

IDENTIFICATION REFERENCE

MAY 21 2 46 PM '91

3939 05/21 0101 03CHECK 110.62



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8356 PAGE 269

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 31469.00
CON TX 103.62
PRFEE 1.00
WDEED 6.00
TOTAL 110.62
CHECK 110.62

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/21/91 01 14:47 0001 3939

158.71.

IDENTIFICATION REFERENCE

MAY 21 2 46 PM '91

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY

No. 423525