THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P O BOX 241165
MEMPHIS, TN 38124 1165

NAME: Jack Totty and
Sabina K. Totty
S&K#: 90-1080
LOAN#: 26-0060115

BOOK 8412 PAGE 652

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 27, 1983, recorded in Book 6143, Page 204, in the Register's Office of Davidson County, Tennessee, Sabina K. Totty and Jack L. Totty, conveyed to Lynn Tenry, 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 8235, Page 847, 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, JULY 31, 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 Asheville Federal Bank, a Federal Savings Bank f/k/a Asheville Federal Savings and Loan Association, whose address is P.O. Box 652, Asheville, NC 28802, at and for the sum of $30,544.31, 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 Asheville Federal Bank, a Federal Savings Bank f/k/a Asheville Federal Savings and Loan Association, 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 Asheville Federal Bank, a Federal Savings Bank f/k/a Asheville Federal Savings and Loan Association, 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 Number 17 on the Plan of Cedarwood Estates, Section 1, Revised of Record in Book 4675, Page 62, Register's Office of said County.

This conveyance is subject to superior Deed of Trust recorded in Book 4983, Page 284, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 6143, Page 204, 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 6143, Page 204, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 4983, Page 282, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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 Asheville Federal Bank, a Federal Savings Bank f/k/a Asheville Federal Savings and Loan Association, 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, August 1, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Thursday, August 1, 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.

My Commission Expires 12/6/93

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 $30,544.31 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 Thursday, August 1, 1991.

My Commission Expires 12/6/93

Notary Public

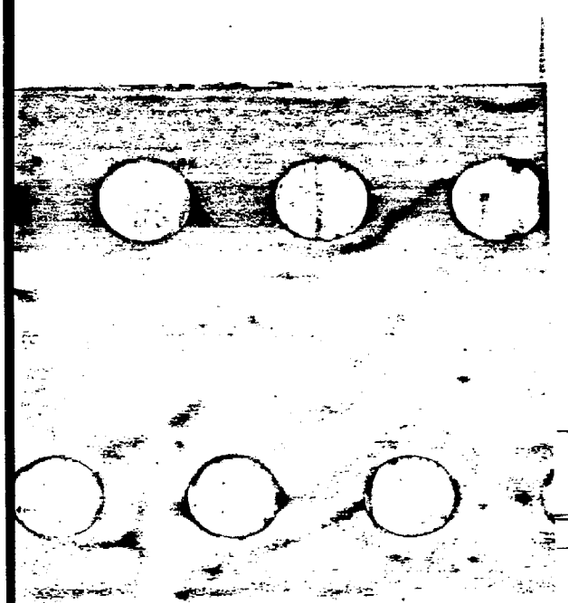
PROPERTY ADDRESS: 105 Cedarvalley Court, Nashville, TN 37211

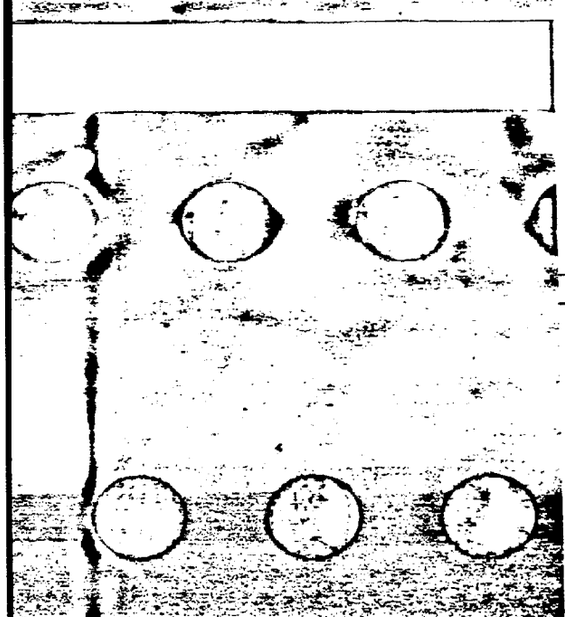
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Asheville Federal Bank, a Federal Savings Bank f/k/a Asheville Federal Savings and Loan Association
P.O. Box 652
Asheville, NC 28802
S & K #:90-1080

162-13-17

36.406 ENTIT REFERENCE AUG. 2 1 40 PM '91 FELIX Z. WILSON CO REGISTER DAVIDSON COUNTY, TN

94802 0101 03CHECK 119.85





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

RECEIVED OF _____

FOR _____

BOOK 8412 PAGE 654

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 30544.31
				CON TX 112.85
				PRFEE 1.00
				WDEED 6.00
				TOTAL 119.85
				CHECK 119.85
08/02/91	01			13:44 0001 0443

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

36406

IDENTIFICATION REFERENCE

AUG 2 1 40 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 447037