THIS INSTRUMENT PREPARED BY
LAW OFFICES OF SHAPIRO & KIRSCH
P. O. BOX 241155
MEMPHIS, TN 38124-1155

NAME: Ronald E. Lackey
S&K#: 91-0819
LOAN#: 2153565

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 21, 1978, recorded in Book 5265, Page 820, in the Register's Office of Davidson County, Tennessee, Ronald E. Lackey et ux Donita L. Lackey, conveyed to Franklin G. Clark, 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 8375, Page 615, 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 he held on **WEDNESDAY, AUGUST 7, 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 Joyce B. Wright, married, whose address is P.O. Box 292, Cookeville, TN 38501, at and for the sum of $38,550.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, 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 Joyce B. Wright, married, 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 Joyce B. Wright, married, her heirs, 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 in Davidson County, Tennessee, being Lot No. 4 on the plan of Murray Heights, of record in Book 2663, page 37, Register's Office for said County.

This legal description is identical with that in Deed recorded in Book 5265, Page 820, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Register's Book 5265, Page 820, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7283, Page 826, Register's Office for Davidson, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements, State and Federal tax liens 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 Joyce B. Wright, married, her heirs, 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, August 7, 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 named of the corporation by himself as president.

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 $38,550.00 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, August 7, 1991.

My Commission Expires 12/6/93

Notary Public

PROPERTY ADDRESS: 212 Haywood Lane, Nashville, TN 37211

~~RETURN TO:~~
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Joyce B. Wright, married
P.O. Box 292
Cookeville, TN 38501

S & K #:91-0819

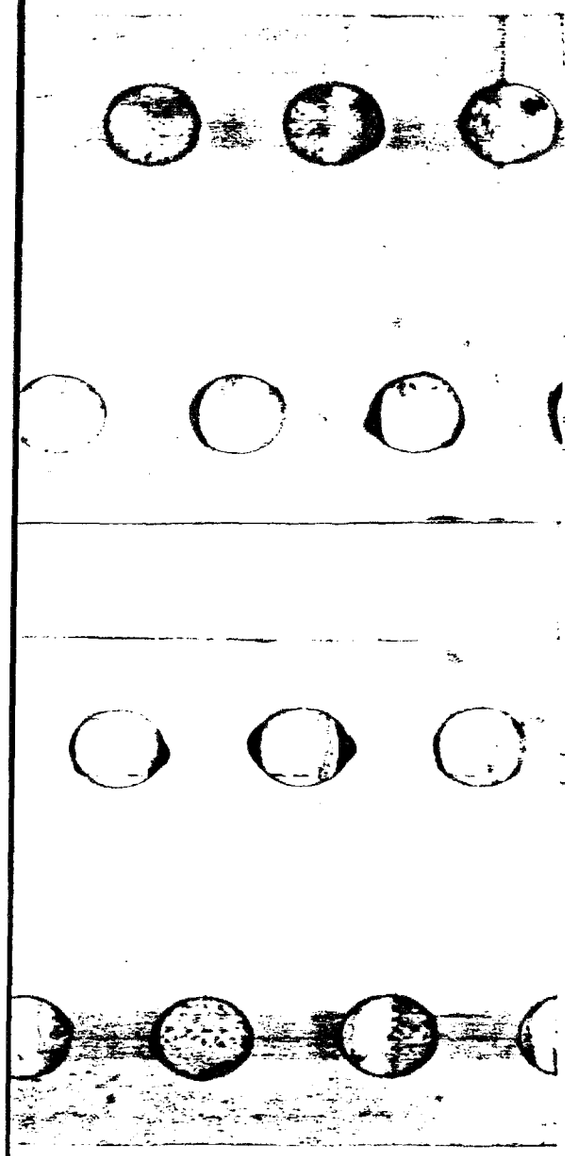
148-10-25

PICK-UP

38132

AUG 9 10 59 AM '91

148 08/09 0101 02CHECK 149.45



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8417 PAGE 716

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 38550.00
CON TX 142.45
PRFEE 1.00
WDEED 6.00
TOTAL 149.45
CHECK 149.45

08/09/91 01 11:01 0001 2468

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

38132

TENNESSEE REFERENCE

AUG 9 10 59 AM '91

No. 449032