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

NAME: Leon C. Gruenberg and Beverly M. Gruenberg
S&K#: 91-0788
LOAN#: 9928575

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 15, 1984, recorded in Book 6360, Page 890, in the Register's Office of Davidson County, Tennessee, Leon C. Gruenberg et ux, Beverly M. Gruenberg, conveyed to Joseph A. Morris, 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 616, 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 Meridian Mortgage Corporation, whose address is P.O. Box 6800, Wayne, PA 19087, at and for the sum of $69,956.73, 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 Meridian 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 Meridian 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 in Davidson County, Tennessee, being Lot No. 31 on the Plan of Monte Carlo, Section II C, of record in Book 5200, Page 66, Register's Office for said County, to which reference is made for a more complete description.

This legal description is identical with that in Deed recorded in Book 6360, Page 890, 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 6360, Page 890, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 6360, Page 887, Register's Office for Davidson, 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 Meridian 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, 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 $69,956.73, 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: 237 Cedarmont Circle, Nashville, TN 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Meridian Mortgage Corporation
P.O. Box 6800
Wayne, PA 19087

S & K #:91-0788

173-1-109

3818 0

Aug 9 12 59 PM '91

MAIL ENV

3522 08/09/91 01:01 03CHECK 266.00

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 8417 PAGE 818

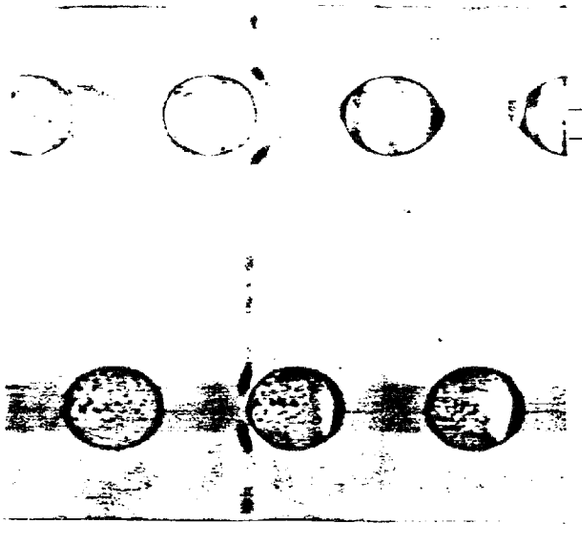
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 69956.73
CON TX 259.00
PRFEE 1.00
WDEED 6.00
TOTAL 266.00
CHECK 266.00

08/09/91 01 13:01 0001 2522

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



38180

IDENTIFICATION

AUG 9 12 59 PM '91

No. 449085