TENNESSEE FHA

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

NAME: Bruce D. Nimmo
S&K#: 91-1048
LOAN#: 9477969
FHA#: 483-1435848-203

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 18, 1988, recorded in Book 7494, Page 322, Register's Office of Davidson County, Tennessee, Bruce D. Nimmo, unmarried, conveyed to Arnold M. Weiss, 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 8400, Page 855, 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, OCTOBER 2, 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 Independence One Mortgage Corporation, whose address is P.O. Box 5076, Southfield, MI 48086-5076, at and for the sum of $80,348.36, 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, Joe M. Kirsch, 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 in Davidson County, Tennessee, being Lot No. 30 on the revised Plan of Section One, Cedarwood Estates, of record in Book 4675, page 62, Register's Office for said County.

Together with and subject to an easement for joint driveway purposes as set forth in an instrument of record in Book 6534, page 395, as to the drive serving both Lot 31 and subject Lot 30, and together with and subject to an easement for joint driveway purposes as to the drive serving both subject Lot 30 and Lot 29 as set forth in an instrument of record in Book 6534, page 395, said Register's Office.

This legal description is identical with that in Deed recorded in Book 7494, Page 322, 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 7494, Page 322, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7240, Page 484, 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 Independence One Mortgage Corporation, 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 Wednesday, October 2, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, October 2, 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 8-8-95

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 $80,348.36, 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, October 2, 1991.

My Commission Expires 8-8-95

Notary Public

PROPERTY ADDRESS: 413-415 Cedar Valley, Nashville, TN 37211

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

S & K # 91-1048

Map & Parcel # 162-13-31

5.20 0 9

IDENTIFICATION REFERENCE

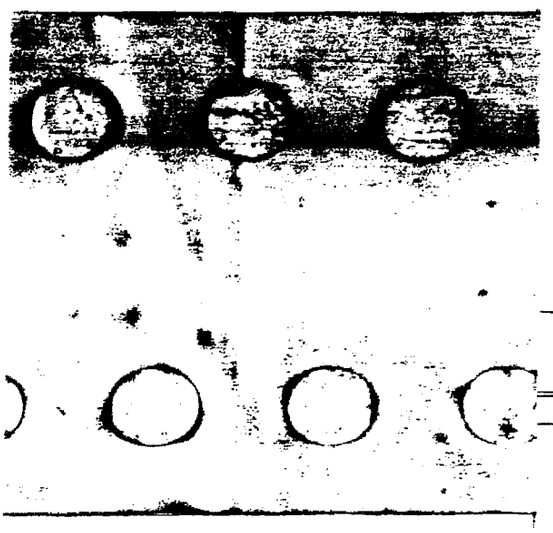
Oct 3 2 57 PM '91

PETTY Z WILLIAMS REGISTER
DAVIDSON COUNTY, TENN.

MAIL ENV.

0131 10/03 0101 03CHECK 304.11

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



RECEIVED OF _____

FOR _____

BOOK 8457 PAGE 485

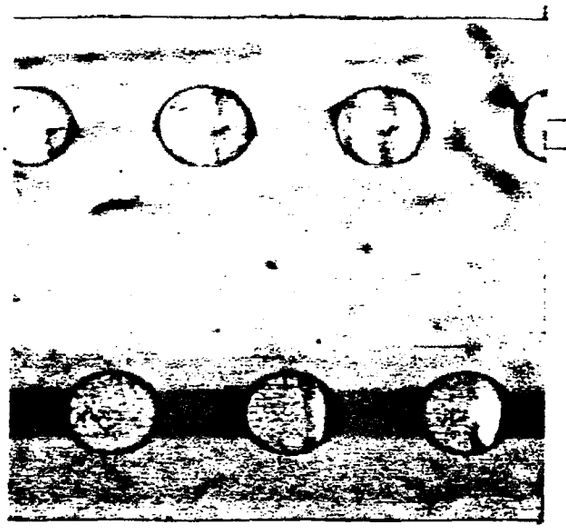
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 80348.36
CON TX 297.11
PRFEE 1.00
MDEED 6.00
TOTAL 304.11
CHECK 304.11

10/03/91 01 14:58 0001 0131

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



5.2009

IDENTIFICATION REFERENCE

OCT 3 2 57 PM '91

No. 464940