TENNESSEE FHA

NAME: Melanie Hogan
S&K#: 91-0657
LOAN#: 245319-6
FHA#: 483-1432552-270

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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 9, 1988, recorded in Book 7541, Page 113, and corrected by Book 7672, Page 211, and corrected again in Book 7676, Page 474, Register's Office of Davidson County, Tennessee, Melanie Hogan, unmarried, conveyed to Phillip Stephen Freeman, 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 8422, Page 799, and re-recorded in Book 8431, Page 846, and re-recorded in Book 8440, Page 369, 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, NOVEMBER 6, 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 Carteret Savings Bank, F. A., whose address is 601 Cleveland Street, Clearwater, FL 34617-0419, at and for the sum of $64,559.45, 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 Carteret Savings Bank, F. A., 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 Carteret Savings Bank, F. A., 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. 3, St. Michael's Square, Section I, recorded in Book 6250, page 725, Register's Office for Davidson County, Tennessee, said plat amended and now known as Lot 3B Zone Lot Division of Lot 3 St. Michael's Square of record in Book 6900, page 487, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 7541, Page 113, and corrected by Book 7672, Page 211, and corrected again in Book 7676, Page 474 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 7541, Page 113, and

corrected by Book 7672, Page 211, and corrected again in Book 7676, Page 474 Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7541, Page 110, 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 Carteret Savings Bank, F. A., 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, November 6, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, November 6, 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 is $64,559.45 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on Wednesday, November 6, 1991.

My Commission Expires 8-8-95

Notary Public

PROPERTY ADDRESS: 2732 A Tucker Road, Nashville, Tennessee 37218

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Carteret Savings Bank, F. A.
601 Cleveland Street
Clearwater, FL 34617-0419

S & K # 91-0657

Map & Parcel - 70-6-79

6.08.43

IDENTIFICATION REFERENCE

Nov 8 1 14 PM 91

7923 11/08 0101 03CHECK 246.02

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

RECEIVED OF _____

FOR _____ BOOK 8482 PAGE 720

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	64559.45
			CON TX	239.02
			PRFEE	1.00
			WDEED	6.00
			TOTAL	246.02
			CHECK	246.02
11/08/91	01		13:17 0001	7923

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6.0.8.4.3.

IDENTIFICATION REFERENCE

Nov 8 1 14 PM '91

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 475047