TENNESSEE FHA

NAME: Robert E. Beard and Vastia Beard
S&K#: 91-1484
LOAN#: 2427608
FHA#: 483-1418153-203

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 November 30, 1987, recorded in Book 7417, Page 119, Register's Office of Davidson County, Tennessee, Robert E. Beard and wife, Vastia Beard, 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 8465, Page 38, 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, DECEMBER 11, 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 $62,070.13, 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 Whites Creek, County of Davidson, State of Tennessee, to-wit:

Described land in Davidson County, Tennessee, being Lot No. 63-A on the Plat of Zone Lot Division of Lots Nos. 63 and 64, Phase II, Deer Meadows, of record in Book 6250, page 798, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

This legal description is identical with that in Deed recorded in Book 7417, Page 119, 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 7417, Page 119, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7414, Page 116, 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, December 11, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, December 11, 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

Stacey Johnston
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 $62,070.13, 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, December 11, 1991.

My Commission Expires 8-8-95

Stacey Johnston
Notary Public

PROPERTY ADDRESS: 710 Flint Ridge Drive, Whites Creek, TN 37189

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

S & K # 91-1484

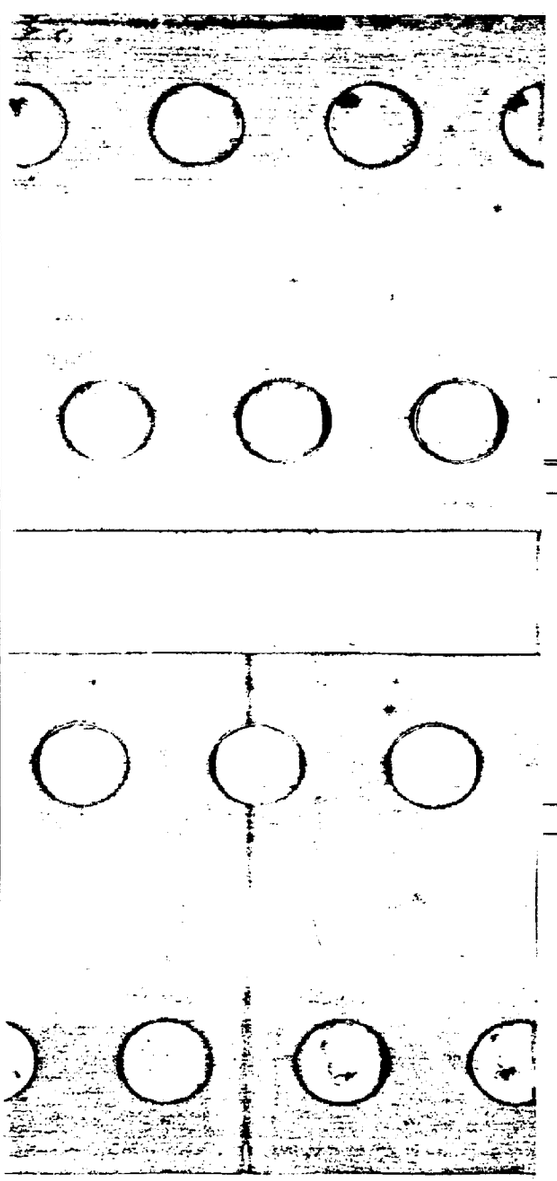
Map & Parcel - 49-15-71

2498 12/13 0101 03CHECK 236.77

6946 IDENTIFICATION REFERENCE

Dec 13 1 44 PM '91

FELIX J. MCCRACKEN REGISTER
SHELBY COUNTY, TN



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8507 PAGE 923

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 62070.13
CON TX 229.77
PRFEE 1.00
WDEED 6.00
TOTAL 236.77
CHECK 236.77

12/13/91 01 13:47 0001 2498

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6 9 4 6 1 1

IDENTIFICATION REFERENCE

Dec 13 1 44 PM '91

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 485023