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

BOOK 8550 PAGE 951

TENNESSEE FHA

NAME: Robert Alan Grider
and Susan D. Grider
S&K#: 91-0936
LOAN#: 5316223
FHA#: 483-1186392-203

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 15, 1986, recorded in Book 6985, Page 431, Register's Office of Davidson County, Tennessee, Stephen E. Ray, unmarried, conveyed to Tim N. Taylor, 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 8491, page 336, 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, FEBRUARY 12, 1992**, 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 Government National Mortgage Association, whose address is c/o Bowest Corporation, 3300 N. Torrey Pines Court, La Jolla, CA 92037, at and for the sum of $68,685.54, 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 Government National Mortgage Association, 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 Government National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Described land in Hermitage, Davidson County, Tennessee, being Lot No. 166 on the Plan of Valley Grove, Section Two, of record in Book 5200, Page 489, Register's Office, Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 6985, Page 431, 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 6985, Page 431, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 8151, page 11, 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 Government National Mortgage Association, 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, February 12, 1992.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, February 12, 1992, 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.

Notary Public

My Commission Expires 3-28-95

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4521-4523 Brooke Valley Drive, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Government National Mortgage Association
c/o Bowest Corporation
3300 N. Torrey Pines Court
La Jolla, CA 92037

S & K # 91-0936

Map & Parcel - #87-13-47

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IDENTIFICATION REFERENCE

FEB 14 1 53 PM '92

DAVIDSON COUNTY, TN

1434 02/14 0101 03CHECK 6.00