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

BOOK 8561 PAGE 403

TENNESSEE FHA

NAME: Allen Stanley and Doris Stanley
S&K#: 91-1666
LOAN#: 999222-7
FHA#: 483-1528559

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 17, 1989, recorded in Book 7757, Page 134, Register's Office of Davidson County, Tennessee, Joseph Lehman and wife, Melinda Lehman, conveyed to Southeast Title of Tennessee, Inc., 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 8508, page 716, and re-recorded in Book 8516, page 847, 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 26, 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 National City Mortgage Co., whose address is P.O. Box 1820, Dayton, OH 45401-1820, at and for the sum of $40,286.82, 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 National City Mortgage Co., 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 National City Mortgage Co., 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 Davidson County, Tennessee, being Lot Number 3B of the Zone Lot Division of Lot Nos. 1, 2, 3, and 74 through 82 on the Plan of Meadows of Tulip Grove, Section One, of record in Plat Book 6250 at page 304, amending the Plan of record in Book 5200, page 612, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7757, Page 134, 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 7757, Page 134, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 8355, page 863, 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 National City Mortgage Co., 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 26, 1992.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 26, 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 7/18/92

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 $40,286.82 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, February 26, 1992.

Notary Public My Commission Expires 7/18/92

PROPERTY ADDRESS: 676 Mercer Drive, Hermitage, TN 370760

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
National City Mortgage Co.
P.O. Box 1820
Dayton, OH 45401-1820

S & K # 91-1666

Map & Parcel - 75-11-215

8.80 3 6:

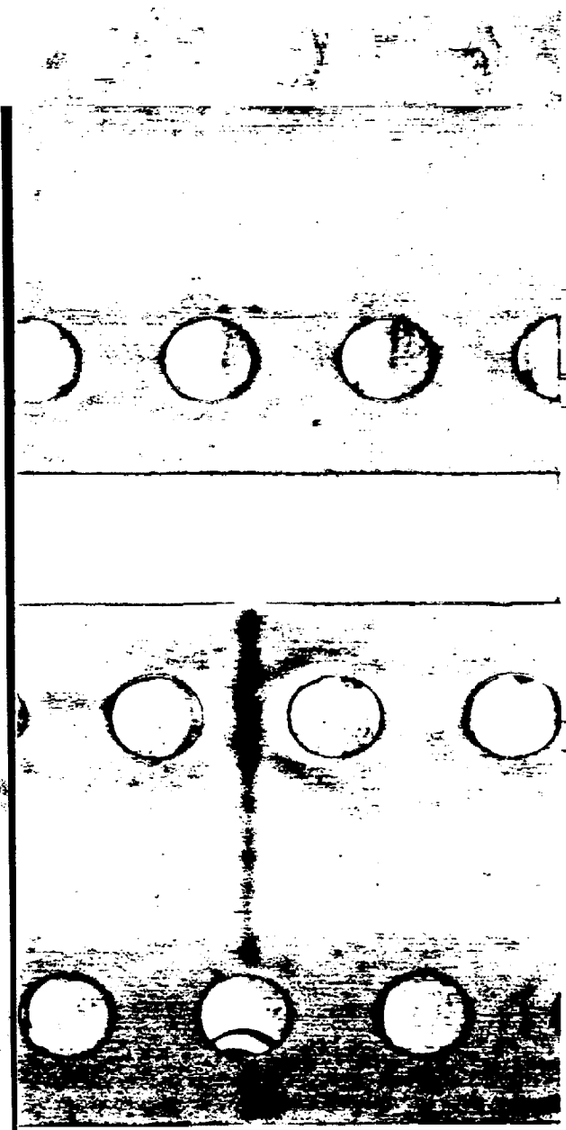
IDENTIFICATION REFERENCE

Feb 28 2 44 PM '92

FELIX Z. WILSON II, Register
DAVIDSON COUNTY, TN

5572 02/28 0101 03CHECK 156.11

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



RECEIVED OF _____

FOR _____

BOOK 8561 PAGE 405

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 40286.82
CON TX 149.11
PRFEE 1.00
WDEED 6.00
TOTAL 156.11
CHECK 156.11

02/28/92 01 14:44 0001 5572

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8.8.0.3 6.

IDENTIFICATION REFERENCE

Feb 28 2 44 PM 1992

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 506080