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

TENNESSEE FHA

NAME: Don E. Overton and Wilma J. Overton
S&K#: 92-0055
LOAN#: 6763448
FHA#: 483-1409332-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 30, 1987, recorded in Book 7394, Page 643, Register's Office of Davidson County, Tennessee, George Page and wife Clara C. Page, conveyed to David R. Wilson, 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 8531, page 488, 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, MARCH 18, 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 Independence One Mortgage Corporation, whose address is P.O. Box 5076, Southfield, MI 48086-5076, at and for the sum of $47,175.54, 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 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. 14 on the Plan of Joywood Heights, Section One, of record in Plat Book 1130, page 91, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7394, Page 643, 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 7394, Page 643, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book

8102, page 142, 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, March 18, 1992.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 18th day of March, 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 $47,175.54 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 the 18th day of March, 1992.

Notary Public My Commission Expires 7/18/92

PROPERTY ADDRESS: 2031 Oakwood Avenue, Nashville, TN 37207

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

S & K # 92-0055

Map & Parcel - 72-5-1

MAIL ENV.

94032

IDENTIFICATION REFERENCE

MAR 20 10 33 AM '92

DAVIDSON COUNTY, TN

8371 03/20 0101 03CHECK 181.64

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

RECEIVED OF _____

FOR _____

BOOK 8579 PAGE 431

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 47175.54
				CON TX 174.64
				PRFEE 1.00
				WDEED 6.00
				TOTAL 181.64
				CHECK 181.64
03/20/92	01			10:33 0001 8371

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

94032

IDENTIFICATION REFERENCE

MAR 20 10 33 AM '92

DAVIDSON COUNTY, TN

No. 512777