Dex-47

THIS INSTRUMENT WAS PREPARED BY: M. NORRIS JENKINS, ATTORNEY AT LAW
Suite 230, 392 Harding Place, Nashville, TN 37211

M. NORRIS JENKINS

Substitute Trustee

Map
Parcel

TAX BILL

SUBSTITUTE TRUSTEE'S DEED

TO: Dr. Joseph W. Morris
7454 Huntwick Trail
Nashville, TN 37221

SAME

WHEREAS, by Deed of Trust executed September 27, 1991, and recorded in Book 8455, page 10, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Rina Frydberg and husband, Aron Frydberg (Mortgagors) to Linda S. Harris, Attorney, Trustee, to secure payment of a promissory note of the same date as fully described in said Deed of Trust; and

WHEREAS, said Deed of Trust provides that in the event said note was not paid when due the lawful holder of said note was authorized to declare the whole of said note immediately due and payable and to sell said real property at auction for cash to the highest bidder free from all rights and claims of said Mortgagors, their heirs, administrators, successors or assigns, after advertising the time and place of said sale; and

WHEREAS, said Deed of Trust further provides that in the event said Trustee was unable to act and serve as Trustee, that the holder of said note was authorized to appoint a Substitute Trustee; and

WHEREAS, Dr. Joseph W. Morris and wife, Joyce A. Morris, are the owners and holders of said note and Deed of Trust by virtue of the instrument recorded in Book 8455, page 10, Register's Office of said County; and

WHEREAS, Dr. Joseph W. Morris and wife, Joyce A. Morris did appoint M. Norris Jenkins as Substitute Trustee by instrument of record in Book 8595, page 691, Register's Office for said County, vesting in said Substitute Trustee all of the rights, powers and privileges of the original Trustee; and

WHEREAS, default did occur in the payment of said indebtedness, the whole of said indebtedness was declared immediately due and payable and notice was given by publication in a newspaper of general circulation in said County, that the property would be sold at the

main door of the Courthouse for said County in Nashville, Tennessee, on Friday, May 15, 1992, at 11:00 a.m., for the highest and best bid for cash; and

WHEREAS, the sale was conducted at the time and place as advertised and Dr. Joseph W. Morris and wife, Joyce A. Morris was the highest and best bidder for cash, said bid being in the amount of $119,237.56;

NOW THEREFORE, I, M. Norris Jenkins, Substitute Trustee, by virtue of the authority vested in me and pursuant to the terms of said Deed of Trust, have this day bargained and sold and do by these presents transfer and convey to Dr. Joseph W. Morris and wife, Joyce A. Morris, their successors and assigns forever, that certain land described as follows:

> Being Lot No. 4 on the Plan of Bellevue Manor as of record in Plat Book 3600, pages 32 and 33, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.
>
> Being the same property conveyed to Rina Frydberg and husband Aron Frydberg by deed from Dr. Joseph W. Morris and wife, Joyce A. Morris of record in Book page Register's Office for Davidson County, Tennessee.
>
> This is improved property at 119 Harpeth Valley, Nashville, Tennessee.

It is the intention and purpose of M. Norris Jenkins, Substitute Trustee, to convey the above described property with all of the covenants and warranties which he is authorized to make as such Substitute Trustee, but it is expressly understood and agreed that all of such warranties and covenants are made by him as Substitute Trustee and not individually. This sale is in accordance with the Federal Housing and Community Development Act of 1987, Section 569 Sub(2)(B) and there is no right of redemption in the mortgagor or any other person.

IN WITNESS WHEREOF, I, M. Norris Jenkins, Substitute Trustee, have executed this deed of conveyance this 15th day of May, 1992, by subscribing hereto my official signature.

M. NORRIS JENKINS

Substitute Trustee

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, M. Norris Jenkins, Substitute Trustee, the within named bargainor with whom I am personally acquainted and who acknowledged that he executed the foregoing instrument of conveyance for the purposes contained therein.

Sworn to and subscribed before me this 15th day of May, 1992, at Nashville, Tennessee.

My Commission Expires: 7-24-93

NOTARY PUBLIC

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $119,237.56 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

Sworn to and subscribed before me this 15th day of May, 1992, at Nashville, Tennessee.

My Commission Expires: 7-24-93

NOTARY PUBLIC

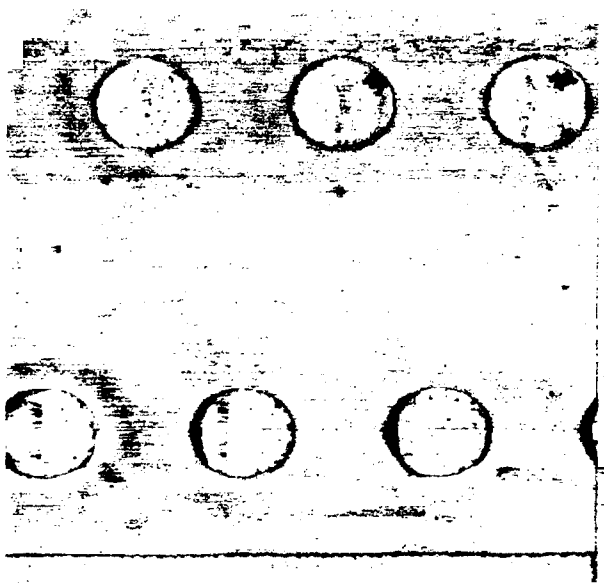
10622

IDENTIF. TREFERENCE

MAY 15 11 17 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

457.35 101 OSCHECK 451.04



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

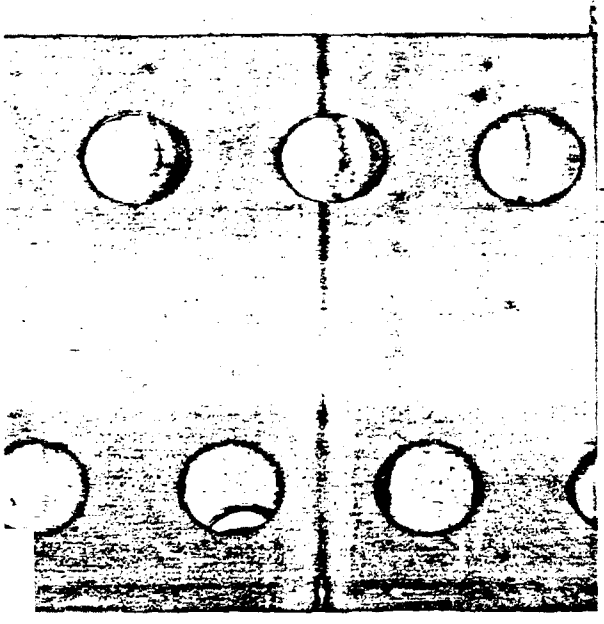
RECEIVED OF _____

FOR _____

BOOK 8626 PAGE 994

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 119237.56
CON TX 441.04
PRFEE 1.00
WDEED 9.00
TOTAL 451.04
CHECK 451.04

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

I 0622

IDENTIF. REFERENCE

MAY 15 11 17 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 531361