THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P. O. BOX 2[illegible]
MEMPHIS, TN 38124-1165

BOOK 8630 PAGE 453

TENNESSEE FHA

NAME: Terry E. Lowery and Marietta A. Lowery
S&K#: 91-1164
LOAN#: 267562
FHA#: 483-1435559-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 18, 1988, recorded in Book 7496, Page 194, Register's Office of Davidson County, Tennessee, Terry E. Lowery and wife, Marietta A. Lowery, conveyed to James L. Fuqua, Jr., 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 8427, page 960, 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, MAY 13, 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 BancOklahoma Mortgage Corporation, whose address is P. O. Box 2300, Tulsa, Oklahoma 74192, at and for the sum of $51,485.86, 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 BancOklahoma 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 BancOklahoma Mortgage Corporation, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to-wit:

Described land in Davidson County, Tennessee, being Lot No. 140 on the Plan of Village of Old Hickory Section "B", of record in Plat Book 1424, Page 65, 66, and 67, Register's Office for said County, to which plan reference is hereby made for a more complete description, less and except that part conveyed in Book 7913, page 766, in the Register's Office of Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 7496, Page 194, 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 7496, Page 194, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7496, page 191, 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 BancOklahoma 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 Thursday , May 14, 1992.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 14th day of May, 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 2-19-96

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 $51,485.86 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 14th day of May, 1992.

Notary Public My Commission Expires 2-19-96

PROPERTY ADDRESS: 1307 Overton Street, Old Hickory, Tennessee 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
BancOklahoma Mortgage Corporation
P.O. Box 2300
Tulsa, OK 74192

S & K # 91-1164

Map & Parcel 93-3-220

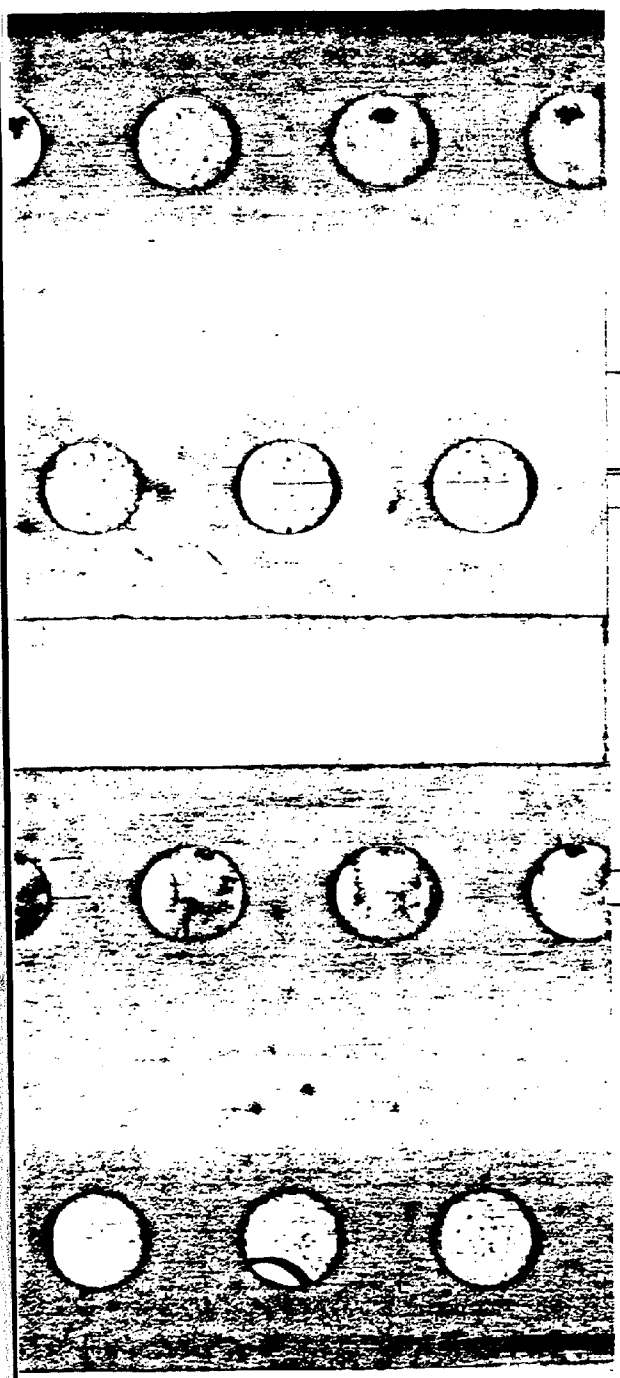
11934

IDENTIF. REFERENCE

MAY 20 2 08 PM '92

FELIX Z. H. LSON JR. REGISTER
DAVIDSON COUNTY TN.

3602 05/20 0101 03CHECK 197.55



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8630 PAGE 455

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 51485.86
CON TX 190.55
PRFEE 1.00
WDEED 6.00
[illegible] 197.55
CHECK 197.55

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/20/92 01 14:37 0001 8602

11934

IDENTIF. TREFERENCE

MAY 20 2 38 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 532780