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

TENNESSEE FHA

NAME: E. W. Joyner
S&K#: 92-1021
LOAN#: 3973450
FHA#: 483-1352375-203

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 27, 1987, recorded in Book 7259, Page 513, Register's Office of Davidson County, Tennessee, E. Wade Joyner, Jr. and wife, Donna Joyner, conveyed to Stephen R. Josleyn, 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 8731, Page 655, 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, DECEMBER 16, 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 Metmor Financial, whose address is P.O. Box 10917, Overland Park, KS 66210, at and for the sum of $35,565.32, 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 Metmor Financial, 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 Metmor Financial, 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 property in Davidson County, Tennessee, being Lot No. 134 on the Plan of Section Four, Third Addition to Trinity Hills Village, of record in Book 5200, Page 248, Register's Office for Davidson County, Tennessee, and now known as 134-B Zone Lot Division of Lot No. 134 and 135, Section Four, Third Addition, Trinity Hills Village, of record in Book 6250, Page 236, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate description thereof.

This legal description is identical with that in Deed recorded in Book 7259, Page 513, 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 7259, Page 513, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6509, Page 271, 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 Metmor Financial, 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 December 16, 1992.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 16th day of December, 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

TIFFANY STERLING
NOTARY AT LARGE
SHELBY COUNTY, TN
My Commission Expires 8-26-96

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 $35,565.32 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 16th day of December 1992.

Notary Public

TIFFANY STERLING
NOTARY AT LARGE
SHELBY COUNTY, TN
My Commission Expires 8-26-96

PROPERTY ADDRESS: 2802 Vista Lane, Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Metmor Financial
P.O. Box 10917
Overland Park, KS 66210

S & K # 92-1021
Map & Parcel - 59-8-39

7.7.2.3.9

IDENTIFICATION REFERENCE

Dec 28 1 39 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

5628 12/28 0101 03CHECK 140.72

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

RECEIVED OF _____

FOR _____

BOOK 8824 PAGE 567

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 35565.32
				CON TX 131.72
				PRFEE 1.00
				MDEED 8.00
				TOTAL 140.72
				CHECK 140.72

12/28/92 01 13:37 0001 5628

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.7.2.3.9

IDENTIFICATION REFERENCE

DEC 28 1 39 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 604759