THIS INSTRUMENT PREPARED BY AND RETURN TO:
Randall J. Fishman
Attorney at Law
142 North Third Street
Third Floor
Memphis, Tennessee 38103
(901) 525-6278

BOOK 8862 PAGE 393

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated the 31st day of August, 1988, and recorded in the Register's Office of Davidson County, Tennessee, at Book 7642, Page 859, Jerry M. Wallace and wife, Deborah S. Wallace, conveyed to Michelle E. Harris, Richard K. Smith and/or Billie Bolton, as Trustees, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, LEROY H. YOUNGS and wife, SANDRA B. YOUNGS assumed the obligations of said Deed of Trust at Warranty Deed of record at Book 8088, Page 881, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Randall J. Fishman was appointed SUBSTITUTE TRUSTEE by instrument of record in the Register's Office of Davidson County, Tennessee, at Book 8822, Page 509, and,

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed and the holder of said deed of trust 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 the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said deed of trust, by which advertisement the said sale was appointed to be held on the 28th day of January, 1993, at the Court House of Davidson County, Tennessee; 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 sale STM MORTGAGE COMPANY, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $87,486.36, and,

WHEREAS, the said purchaser being the owner of the debt for which said property was sold, has complied with the terms of sale by paying into the hands of the undersigned SUBSTITUTE TRUSTEE the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said trust deed;

NOW, THEREFORE, in consideration of the premises and of the payment by the said STM MORTGAGE COMPANY as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned, Randall J. Fishman, as SUBSTITUTE TRUSTEE, does hereby grant, bargain, sell and convey unto the said STM MORTGAGE COMPANY as aforesaid, and unto its successors and assigns, the property above-mentioned and now further described as situated in the County of Davidson, State of Tennessee, more particularly described as follows, to-wit:

Lot No. 425 on the Plan of Sherwood Forest, Section 4 of record in Book 4460, Pages 182-183, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

TO HAVE AND TO HOLD, the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said STM MORTGAGE COMPANY as aforesaid, and unto its successors and assigns

forever, to whom the said Randall J. Fishman, as SUBSTITUTE TRUSTEE, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through, or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Randall J. Fishman, SUBSTITUTE TRUSTEE, has hereunto set his hand this 28th day of January, 1993.

Randall J. Fishman
Substitute Trustee

2349 02/10 0101 03CHECK 332.75

STATE OF TENNESSEE)
COUNTY OF SHELBY)

On this 28th day of January, 1993, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Randall J. Fishman, SUBSTITUTE TRUSTEE, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires:

Property Address: 4861 Shasta Drive, Old Hickory, TN 37138

Mail Tax Notices to: STM Mortgage Company, 2355 Stemmons Freeway, Suite 600, Dallas, Texas 75207

File No. (RJF 921210)

STATE OF TENNESSEE)
COUNTY OF SHELBY)

I, or we, hereby swear or affirm that to the best of affiants knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $87,486.36, 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 this 28th day of January, 1993.

Notary Public

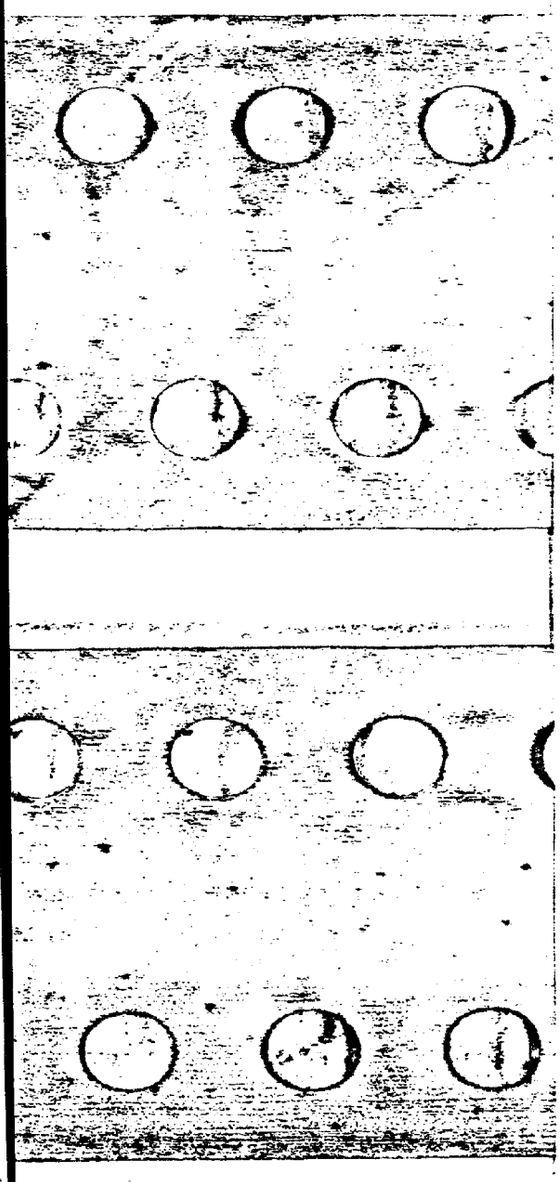
My Commission Expires:

91154

IDENTIFICATION REFERENCE

FEB 10 8 35 AM '93

DAVIDSON COUNTY, TN



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

RECEIVED OF _____

FOR _____

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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 87486.36
				CON TX 323.75
				PRFEE 1.00
				MDEED 8.00
				TOTAL 332.75
				CHECK 332.75
		02/10/93	01	08:35 0001 2349

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9 1 1:5 4

IDENTIFICATION REFERENCE

FEB 10 8 35 AM '93

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 620003