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

BOOK 8880 PAGE 397

TENNESSEE FHA

NAME: Robert H. Zervas and Patricia A. Zervas and Robert B. Zervas and Bennie L. Zervas
S&K#: 92-0779
LOAN#: 368492-5
FHA#: 483-1395749-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 1, 1987, recorded in Book 7343, Page 920, Register's Office of Davidson County, Tennessee, Robert H. Zervas and Patricia A. Zervas and Robert B. Zervas and Bennie L. Zervas, conveyed to Tim N. Taylor, 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 8827, Page 331, 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, FEBRUARY 24, 1993**, 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, Inc., whose address is P.O. Box 10917, Overland Park, KS 66210, at and for the sum of $92,225.95, 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, Inc., 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, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Described property in Davidson County, Tennessee, being Lot No. 74 on the Plan of Hermitage Estates, Section 1, of record in Book 3300, Pages 70 and 71, 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 7343, Page 920, 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 7343, Page 920, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7343, Page 917, 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, Inc., 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 the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 25th day of February, 1993, 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 on the date written above.

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 $92,225.95 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 date written above.

Notary Public

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

PROPERTY ADDRESS: 8309 Terry Lane, Hermitage, Tennessee 37076

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

S & K # 92-0779
Map & Parcel - 075-10-137

9759.4

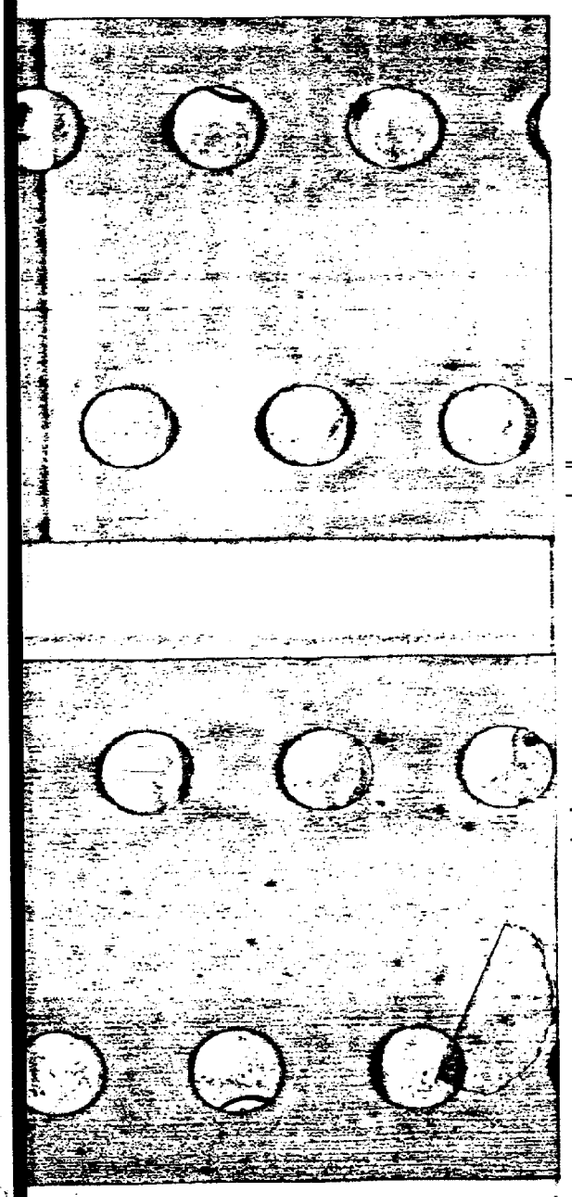
IDENTIFICATION REFERENCE

MAR 4 1 42 PM '93

LARRY Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

MAIL ENV

9431 03/04 0101 03CHECK 350.14



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

BOOK 8880 PAGE 399

RECEIVED OF _____

FOR _____

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 92225.95
CON TX 341.14
PRFEE 1.00
WDEED 8.00
TOTAL 350.14
CHECK 350.14

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/04/93 01 13:41 0001 9431

97594

IDENTIFICATION REFERENCE

MAR 4 1 42 PM '93

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 626998