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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated the 8th day of May, 1989, and recorded in the Register's Office of Davidson County, Tennessee, under Book 7841, Page 867, RONALD LEWIS CLINARD and wife, MARTHA DIANNE CLINARD, conveyed to Vicki L. Smith, Richard K. Smith and/or Bruce Kleinschmidt, 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, Randall J. Fishman was appointed SUBSTITUTE TRUSTEE by instrument of record in the Register's Office of Davidson County, Tennessee, under Book 8867, Page 975, 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 7th day of APril, 1993, at the Court House of Nashville, 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 $64,955.00, 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:

Land in Davidson County, Tennessee, being Lot No. 4, on the Plan of Ranchwood, Section I, of record in Book 2900, Page 125, in the Register's Office of Davidson County, Tennessee, to which plan reference is here made for a more complete description thereof.

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 7th day of April, 1993.

Randall J. Fishman
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF SHELBY)

On this 7th day of April, 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.

Diane Wisniski
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES JUNE 27, 1995

Property Address: 214 Shevel Drive, Goodlettsville, TN 37072

Mail Tax Notices to: STM Mortgage Company, 1250 W. Mockingbird Lane, Dallas, Texas 75247

Map-Par. No. 25-8-73, Field Book No. G07433, Use 011

File No. (RJF 930214)

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 $64,955.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Louise Palmer
Affiant

SUBSCRIBED AND SWORN to before me this 7th day of April 1993.

Diane Wisniski
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES JUNE 27, 1995

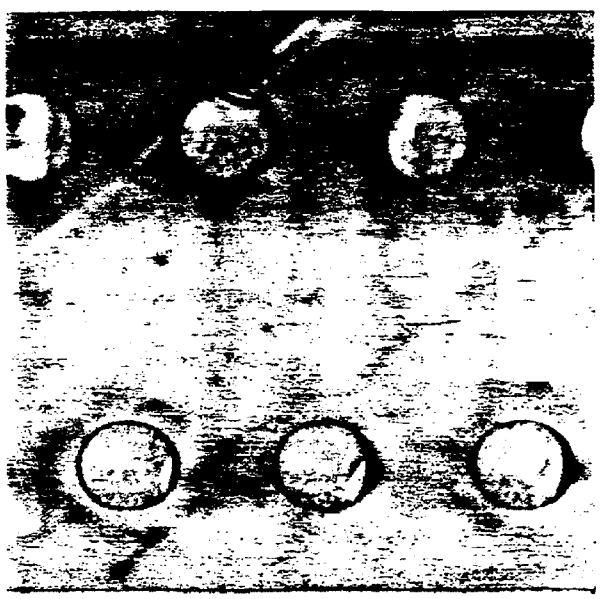
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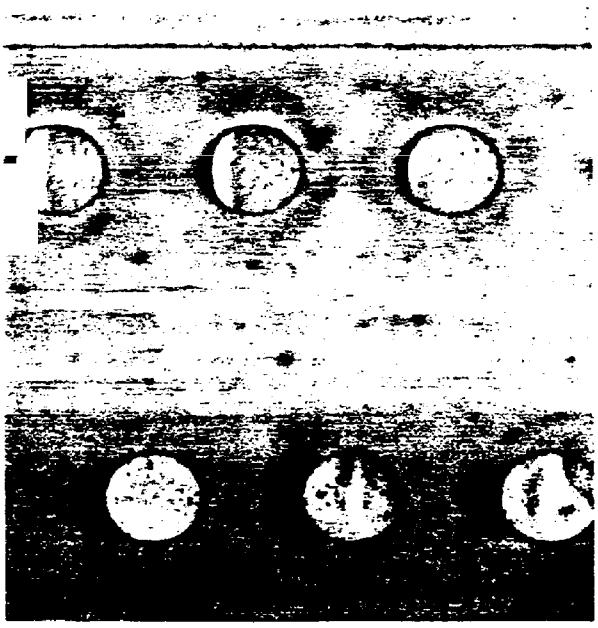
IDENTIFICATION REFERENCE

Apr 12 11 19 AM '93

FELIX Z WILKINS REGISTER

4455 04/12 0101 03CHECK 249.33





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8913 PAGE 710

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	64955.00
CON TX	240.33
PRFEE	1.00
WDEED	8.00
TOTAL	249.33
CHECK	249.33

04/12/93 01 11:12 0001 4455

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0.8.7.4.3

IDENTIFIER REFERENCE

Apr 12 11 13 AM '93

FELIX Z. WILSON, II
REGISTER

No. 639230