SEE EXHIBITS "A" AND "B" ATTACHED HERETO AND MADE A PART HEREOF.

WHEREAS, by Deed of Trust dated December 11, 1986, and recorded in Book 7082, Page 918, Register's Office of Davidson County, Tennessee, Wayne S. Taylor and wife, Martha D. Taylor, conveyed to Thomas R. James, Trustee the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; 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 of said beneficiary, 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 sale was appointed to be held on the 20th day of April, 1993, at the front door of the Courthouse, Nashville, Davidson County, Tennessee; and

WHEREAS, at the time and place mentioned in the said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale, Home Savings of America, FSB, being the highest and best bidder became the purchasers of said property.

NOW, THEREFORE, in consideration of the premises, the undersigned, Thomas R. James, as Trustee, does hereby grant, bargain, sell and convey to the said Home Savings of America, FSB, in fee simple forever, the property above mentioned and now further described as being in the County of Davidson and State of Tennessee, to-wit:

Being Unit No. 51 on the Plat of Huntington Ridge Townshouse, of record in Plat Book 4675, Page 9, Register's Office, Davidson County, Tennessee.

Being all or part of the property described in Deed of record in Book 7082, Page 915, in the Register's Office of Davidson County, Tennessee.

This conveyance is made subject to all unpaid taxes, including 1993 County taxes; and to all restrictions, building lines, easements and uncumberances of record, including Book 4675, Page 9, Deed Restrictions recorded in Book 7423, Page 62, and to all easements of record.

The United States of America asserts a tax lien for unpaid taxes owed by Wayne S. Taylor and Martha D. Taylor, as evidenced by instruments recorded in Book 7642, Page 657 and Book 7996, Page 19, all of record in the Register's Office of Davidson County, Tennessee. Notice was timely given to the United States of the sale; however, this conveyance is be subject to the right of the United States to redeem the land pursuant to 26 U.S.C. 7425(d)(1).

The undersigned hereby warrants the title to the above-described property against the lawful claims of all persons claiming the same by, through or under the undersigned, but not further or otherwise, subject to any rights of Wayne S. Taylor and wife, Martha D. Taylor.

IN WITNESS WHEREOF, Thomas R. James, as Trustee, has caused this instrument to be executed this the 28th day of April, 1993.

Thomas R. James, trustee

Thomas R. James, Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 28th day of April, 1993, personally appeared before me, the undersigned, a Notary Public, Thomas R. James, Trustee, with whom I am personally acquainted and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this day and year above written.

Holly J. Paige
Notary Public

My Commission Expires:
My Commission Expires May 23, 1995

HOLLY J. PAIGE NOTARY PUBLIC SHELBY COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF SHELBY

The actual consideration or value of the property is $84,217.82.

Jayna B. Northcutt, Agent
Affiant

Subscribed and sworn to before me this 28th day of April, 1993.

Holly J. Paige
Notary Public

My Commission Expires:
My Commission Expires May 23, 1995

HOLLY J. PAIGE NOTARY PUBLIC SHELBY COUNTY, TENN.

This Instrument Prepared By:
Thomas R. James
WALT, DYER AND JAMES
5100 Wheelis Drive, Suite #100
Memphis, TN 38117

Property Address:
393 Huntington Ridge
Nashville, TN 37211

Send tax bills to:
Home Savings of America, FSB
Post Office Box 60020
City of Industry, CA 91716-0020

Internal Revenue Service

District
Director

Department of the Treasury

801 Broadway MDP 148
Nashville, Tennessee 37203

BOOK 8949 PAGE 742

EXHIBIT A

Person to Contact:
Mae Caldwell
Telephone Number:
(615) 736-2338
Refer Reply to:
[redacted]-0281
Date:
April 7, 1993

THOMAS R. JAMES
C/O WALT, DYER & JAMES
5100 WHEELIS DRIVE, SUITE 100
MEMPHIS TN 38117

Re: Notice of Sale
Taxpayer: TAYLOR, WAYNE S & MARTHA
Property 393 HUNTINGTON RIDGE DR
Address NASHVILLE, TN 37211

356? 05'17 0101 03CHECK 332.54

Dear Mr. James:

We received your notice of non-judicial foreclosure concerning the property of the taxpayer identified above. The notice dated April 1, 1993 was filed on time and contains all of the required information.

If the property is sold for more than the total of the liens that are senior to the Federal tax lien, the government is entitled to the surplus proceeds. Please send any surplus proceeds to the Internal Revenue Service, 801 Broadway MDP 148, Nashville, Tennesee 37202, ATTENTION Special Procedures Function.

Thank you for your cooperation.

Sincerely,

Chief, Advisory Section
Special Procedures Branch

20060

IDENTIFICATION REFERENCE

MAY 17 10 06 AM '93

LAWSON COUNTY, TN

MAIL ENV.

JOHN D. WALT
THOMAS R. DYER
ROBERT E. CRADDOCK, JR.
LANCELOT L. MINOR III
MARTIN W. BROWN
G. KEITH ROGERS, JR.[2]
LARRY H. MONTGOMERY
DUDLEY W. TAYLOR
EDWARD J. FOSTER
R. NASH NEYLAND[3]
ROSEMARY CLARK[4]
LESLIE GATTAS COLEMAN[1]
LORI F. FLEISHMAN
REBECCA T. GARLAND
STEPHEN W. GIBSON
DAVID H. JONES
GEORGE G. LEAVELL
WILLIAM E. LONG, JR.
SULA MCAULEY[5]
LAURA A. RECHER[1]
CHRISTOPHER J. THORNTON
JAMES A. WAECHTER III
CALVIN C. WILLIAMS, JR.[3]

OF COUNSEL
THOMAS R. JAMES
JAMES E. THRELKELD
GERALD P. SUMMERS[5]

LAW OFFICES
WALT, DYER AND JAMES
CLARK CENTRE
5100 WHEELIS DR. SUITE 100
MEMPHIS, TENNESSEE 38117-4520
(901) 682-4032
TELECOPIER (901) 683-6310

DOWNTOWN MEMPHIS OFFICE
SUITE 800
MORGAN KEEGAN TOWER
FIFTY NORTH FRONT STREET
MEMPHIS, TENNESSEE 38103
(901) 526-6488
TELECOPIER (901) 526-6721

NASHVILLE OFFICE
SUITE 130
ONE BURTON HILLS BOULEVARD
NASHVILLE, TENNESSEE 37215
(615) 665-1150
TELECOPIER (615) 665-1803

KNOXVILLE OFFICE
SUITE 240
ONE CENTRE SQUARE
P. O. BOX 835 (37901)
620 MARKET STREET
KNOXVILLE, TENNESSEE 37902
(615) 523-3672
TELECOPIER (615) 525-3507

[1] ALSO ADMITTED IN ARKANSAS
[2] ALSO ADMITTED IN GEORGIA
[3] ALSO ADMITTED IN MISSISSIPPI
[4] ALSO ADMITTED IN ALABAMA
CONNECTICUT
NEW YORK
[5] ALSO ADMITTED IN NEW YORK
DISTRICT OF COLUMBIA

[6] ALSO ADMITTED IN ARKANSAS
FLORIDA

April 1, 1993

EXHIBIT B

District Director
Internal Revenue Service
District Office
801 Broadway
Nashville, Tennessee 37203

FEDERAL EXPRESS DELIVERY

RE: Home Savings of America, F.A. loan # 692206
Taylor, Wayne S. and Martha D.
393 Huntington Ridge
Nashville, Tennessee 37211

Dear Sirs,

Home Savings of America, FSB, formerly known as Home Savings of America, F.A., is the owner of a note executed by Wayne S. Taylor and wife, Martha D. Taylor, which is secured by a Deed of Trust recorded in Book 7082, Page 918, in the Register's Office of Davidson County, Tennessee, dated December 11, 1986.

The property is located at 393 Huntington Ridge, Nashville, Davidson County, Tennessee, and being more particularly described as follows:

Being Unit No. 51 on the Plat of Huntington Ridge Townhouse, of record in Plat Book 4675, Page 9, Register's Office, Davidson County, Tennessee.

The outstanding principal balance plus accrued interest is approximately $78,145.01. In addition to this amount certain expenses will be incurred at the time of foreclosure. These expenses are for the following and are estimated charges only:

Set-up Fee		350.00
Attorney's Fee		750.00
Trustee's Fee		350.00
Advertising		261.00
Abstract		150.00
Transfer Tax & Recording Fee		500.00
	TOTAL	$ 2,361.00

These estimated charges added to the principal balance of the first mortgage and accrued interest total $80,506.01.

The address of the party initiating the foreclosure proceedings is Home Savings of America, FSB, Post Office Box 60020, City of Industry, California 91716-0020.

An examination of the Register's Office of Davidson County, Tennessee, reflects the following Federal Tax Lien:

Taxpayer	Address	District	Date of Filing
Taylor, Wayne S. and Martha D.	393 Huntington Ridge Dr Nashville, TN 37211	Nashville	9/1/88
Taylor, Wayne S. and Martha D.	393 Huntington Ridge Dr Nashville, TN 37211	Nashville	12/1/89
Taylor, Wayne S. and Martha D.	393 Huntington Ridge Dr Nashville, TN 37211	Nashville	2/14/92

We will begin foreclosure proceedings with the first publication on April 5th, the second on April 12th and the third on April 19th, 1993. The date of the foreclosure will be April 29, 1993, commencing at eleven thirty o'clock A.M. at the front door of the Courthouse, Nashville, Davidson County, Tennessee.

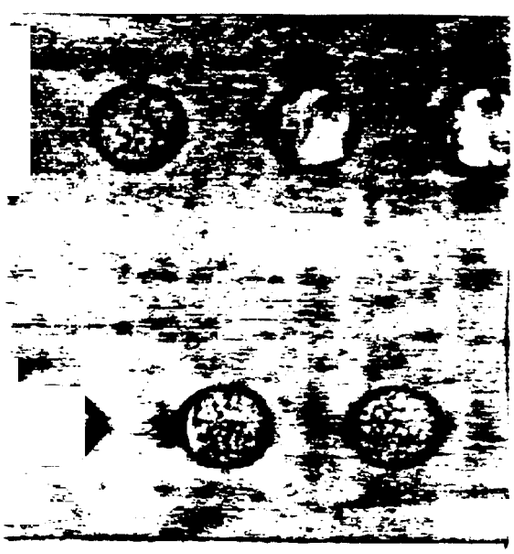
Please find enclosed for your information a copy of the captioned notice of Tax Lien.

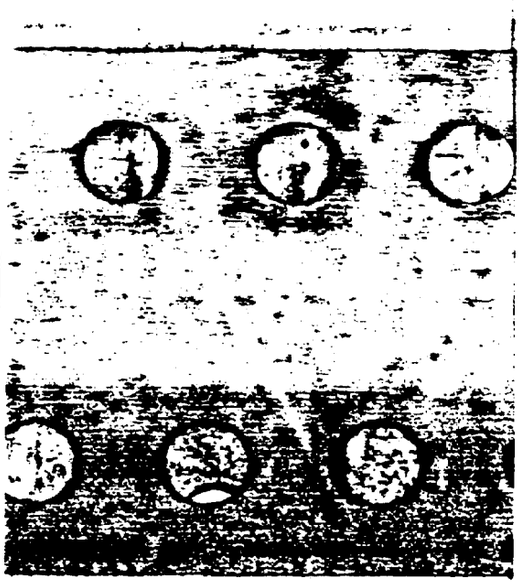
Yours Very Truly,

Thomas R. James

Thomas R. James

TRJ/hjp
Enclosures as stated





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

RECEIVED OF _____

FOR _____

BOOK 8949 PAGE 745

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 84217.82
CON TX 311.54
PRFEE 1.00
MDEED 20.00
TOTAL 332.54
CHECK 332.54

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/17/93 01 10:05 0001 3569

20060

IDENTIFICATION REFERENCE

MAY 17 10 06 AM '93

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 651645