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

BOOK 8992 PAGE 588

NAME: Antoine F. Khoury and Paulette A. Khoury
S&K#: 93-0356
LOAN#: 859365

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 18, 1987, recorded in Book 7433, Page 5, Register's Office of Davidson County, Tennessee, Antoine F. Khoury and wife, Paulette A. Khoury, 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 mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 8919, Page 564, in the 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, JUNE 16, 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 Home Savings of America, FSB existing and organized under the laws of the United States of America, whose address is 4900 Rivergrade Road, Irwindale, CA 91706, at and for the sum of $75,954.12, 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 Home Savings of America, FSB existing and organized under the laws of the United States of America, 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 Home Savings of America, FSB existing and organized under the laws of the United States of America, 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. 442, Section 7A on the Plan of Priest Lake Park, of record in Book 5200, pages 107 through 109, Register's Office for said County, described as follows:

From a point designated as the common line between said Lot No. 442 and Lot no. 441, beginning on Clearlake Drive commencing East 149.49 feet, more or less, to a point common to Lots 442, 441, and 440, thence NE 133.24 feet, more or less, to a common point to Lots 442, 440 and 443, thence, W 237.53 feet, more or less, to a point located on said Clearwater Drive, thence South along Clearwater Drive 100 feet, more or less, to the point of origin.

This legal description is identical with that in Deed recorded in Book 7433, Page 5, 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 7433, Page 5, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6224, Page 441, 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 Home Savings of America, FSB existing and organized under the laws of the United States of America, 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

1730 06/24 0101 03CHECK 290.20

On the 23rd day of June, 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 the day and year above written.

Notary Public

TIFFANY STERLING
NOTARY AT LARGE
STATE OF TENNESSEE
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 $75,954.12, 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
STATE OF TENNESSEE
My Commission Expires 8-26-96

PROPERTY ADDRESS: 313 Clearlake Drive, Nashville, TN 37217

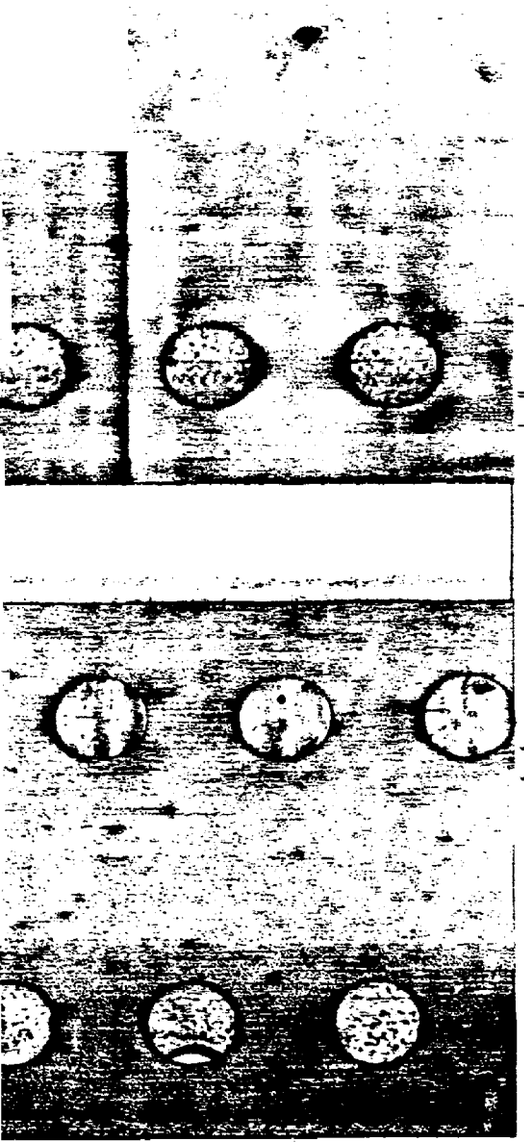
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Home Savings of America, FSB existing and organized under the laws of the United States of America
4900 Rivergrade Road
Irwindale, CA 91706

S & K #:93-0356
Map & Parcel - 136-10-074

93 JUN 24 PM 1:34
LIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENC

34141



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

RECEIVED OF _____

FOR _____

BOOK 8992 PAGE 590

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	75954.12
			CON TX	281.20
			PRFEE	1.00
			WDEED	8.00
			TOTAL	290.20
			CHECK	290.20
06/24/93	01		13:34 0001	1730

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

34141
IDENTIF. ↑ REFERENCE

93 JUN 24 PM 1:34
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 666950