SEND TAX BILLS TO:
U.S. Department of Housing and
Urban Development
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228

THIS INSTRUMENT PREPARED BY:
Michael I. Mossman, Attorney
Suite 500, One Church St. Bldg.
Nashville, Tennessee 37201

Map 118-4
Parcel 23

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 1st day of October, 1989, Martin L. Cavanaugh and wife, Cuzanne J. Cavanaugh, executed a Deed of Trust conveying to Ralph E. Kelly and Thomas F. Baker, IV, Trustees, certain land to secure a note in the amount of $49,564.00, payable to First Tennessee Bank National Association, as fully set forth in said Deed of Trust which is of record in the Register's Office for Davidson County, Tennessee, in Book 7886, Page 661 and of record in Book 7985, Page 197, to which reference is here made, and

WHEREAS, the said Ralph E. Kelly and Thomas F. Baker, IV declined to serve as Trustees, and thereafter Michael I. Mossman was named Substitute Trustee by instrument of record in Book 8982, Page 351, Register's Office for Davidson County, Tennessee; and

WHEREAS, Michael I. Mossman, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the power invested in him as such Substitute Trustee, in said Deed of Trust, advertised the said real estate as required by law and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely July 12, July 19 and July 26, 1993, in the Nashville Business Journal, a newspaper published in Davidson County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead as provided in said Deed of Trust, and

PURSUANT to said advertisement, on August 6, 1993, at 12:05 P.M. at the South Door of the Courthouse in Davidson County, Tennessee, he, as such Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equity of redemption as provided in said Deed of Trust, but subject to any and all unpaid taxes; restrictive covenants, easements and set back lines; and any and all redemption rights, including rights of redemption of any governmental agency, State or Federal; and any and all other prior liens or encumbrances against said real property, at which time First Tennessee Bank National Association, submitted the highest and best bid in the amount of $61,908.50.

NOW, THEREFORE, in consideration of the premises, Michael I. Mossman, Substitute Trustee, does hereby sell, transfer, and convey to First Tennessee Bank National Association, their successors and assigns in fee simple, and in bar of all equities above mentioned the following described real property, to wit:

> Land in Davidson County, Tennessee, being Lot Number 20 on the Plan of Melrose Heights, Section Number Two, of record in Plat Book 1835, page 97, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Martin L. Cavanaugh and Cuzanne J. Cavanaugh, husband and wife by deed from Mohamed Safeek and Nazmoon Safeek, husband and wife of record in Book 7886, page 658, Register's Office for Davidson County, Tennessee.

This is improved property located at 515 Camden Drive, Nashville, Tennessee 37210.

Michael I. Mossman, Substitute Trustee, conveys to First Tennessee Bank National Association, all the rights conveyed to him as Substitute Trustee, in said Deed of Trust, and including such covenants and warranties as he, as such Substitute Trustee, may lawfully make, all his actions in the premises being solely as Trustee and not otherwise, under the power vested in him under said Deed of Trust hereinabove referred to and not as an Individual.

WITNESS, my hand and Nashville, Tennessee this 6th day of August, 1993.

MICHAEL I. MOSSMAN
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for the County and State, the within named Michael I. Mossman, Trustee, bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Davidson County, Tennessee, this 6th day of August, 1993.

NOTARY PUBLIC

MY COMMISSION EXPIRES: November 20, 1996

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $61,908.50.

AFFIANT

Sworn to and subscribed before me, this 6th day of August, 1993.

NOTARY PUBLIC

MY COMMISSION EXPIRES: November 20, 1996

49565

93 AUG -5 PM 1:

238.03



OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

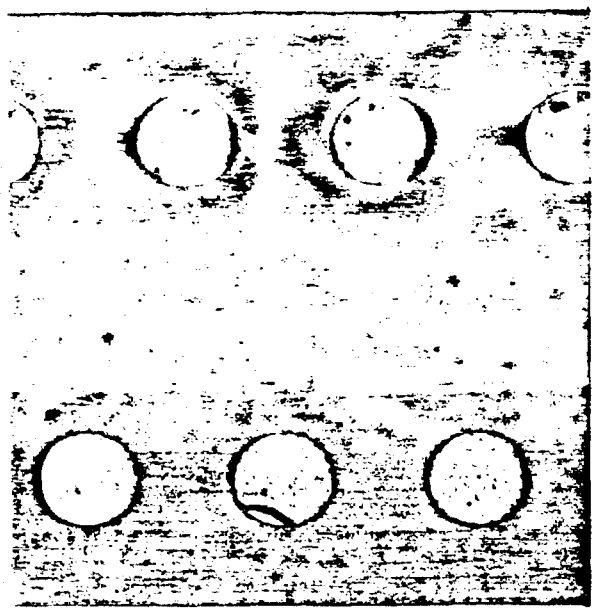
RECEIVED OF _____

FOR _____

BOOK 9040 PAGE 532

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	61908.50
CON TX	229.03
PRFEE	1.00
	8.00
TOTAL	238.03
CHECK	238.03

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

93 AUG -6 PM 4:16

49665
IDENTIFICATION REFERENCE

01 16:17 0001 7186

No. 683561