This Instrument Prepared By:
George E. Mudter, Jr., Attorney
25th Floor, Nashville City Center
511 Union Street
Nashville, TN 37219

Send Tax Bills to New Owner(s):
Tennessee Housing Development Agency
700 Landmark Center
Nashville, TN 37219

Map and Parcel
149-5-81

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default having been made in the payment of the debt and obligations, terms and conditions, provided for in that certain Deed of Trust, dated December 14, 1983, to Attorneys Title Company, Inc., Trustee, executed by Timothy M. Harden and wife, Lydia G. Harden, as same appears of record in Book 6195, page 79, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed Atorneys Title Company, Inc. as Trustee under said Deed of Trust and has nominated and appointed Marilyn Jean Patterson as Substitute Trustee, pursuant to the terms of said Deed of Trust, which appointment of Substitute Trustee is of record in Book 8358, page 955, Register's Office for Davidson County, Tennessee; and

WHEREAS, the said Marilyn Jean Patterson, Substitute Trustee, is thereby vested with title to the property described in said Deed of Trust for all purposes therein contained, and she is clothed with all the powers, duties and obligations therein conferred upon the named Trustee; and

WHEREAS, the entire indebtedness secured by the above referenced instrument has matured and is past due and unpaid, the owner thereof requested the undersigned to advertise and sell the security according to the terms of said instrument; and

WHEREAS, in accordance with said request, the said real estate was advertised for sale in The Nashville Record, a newspaper published in Davidson County, Tennessee, the first insertion appearing on September 9, 1993, and subsequent insertions appearing on September 16, 1993, and September 23, 1993, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on October 6, 1993, at 11:00 o'clock A.M., being the time and at the front door of the Courthouse in Nashville, Davidson County, Tennessee, being the place mentioned in said advertisements, the undersigned offered said real estate for sale in accordance with all the terms and requirements in the above referenced instrument, and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to TENNESSEE HOUSING DEVELOPMENT AGENCY at and for the sum of Forty Three Thousand One Hundred Seventy Eight and 80/100 ($43,178.80) Dollars, which was the highest and best bid in connection therewith; 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 sale, the balance being applied upon said indebtedness for which the property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by TENNESSEE HOUSING DEVELOPMENT AGENCY, of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Marilyn Jean Patterson, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said TENNESSEE HOUSING DEVELOPMENT AGENCY, its successors and assigns, 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:

> Land in Davidson County, Tennessee, being Lot No. 135 on the Plan of Terragon Trails, Section I, as of record in Book 4860, page 61, as amended in Book 5066, page 836, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Timothy M. Harden and wife, Lydia G. Harden by deed from Sylvia J. Dunnaway of record in Book 6195, page 76, Register's Office for Davidson County, Tennessee.

This is improved property known as 4732 Volunteer Drive, Antioch, Tennessee 37013.

This conveyance is subject to the right of redemption by the State of Tennessee, pursuant to the provisions of T.C.A. Section 67-1-1433(c)(1), by virtue of a Notice of State Lien against Timothy M. Harden, Lydia Dixon Harden and Oxford Smoke Shop of record in Book 7650, page 420, Register's Office for Davidson County, Tennessee. Proper notice has been timely given to the State of Tennessee as required under T.C.A. Section 67-1-1433(b)(1) (See attached Exhibits A and B).

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto TENNESSEE HOUSING DEVELOPMENT AGENCY, its successors and assigns, in fee simple forever. The said Marilyn Jean Patterson, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but no further or otherwise.

IN WITNESS WHEREOF, Marilyn Jean Patterson, as Substitute Trustee, has executed this instrument on the 6th day of October, 1993.

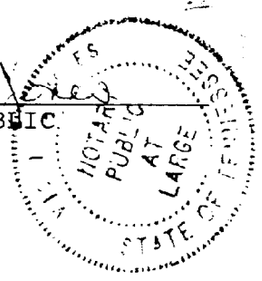
Marilyn Jean Patterson
MARILYN JEAN PATTERSON
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Marilyn Jean Patterson, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal, at office in Nashville, Tennessee, this 6th day of October, 1993.

Vicki C. Jones
NOTARY PUBLIC



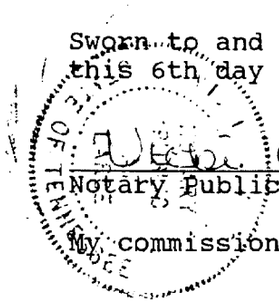
My commission expires: 9-16-95

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, to the best of my knowledge and belief, for this transfer is $43,178.80.

Marilyn Jean Patterson
Affiant

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



Vicki C. Jones
Notary Public

My commission expires: 9-16-95

ROBERT A. STURDIVANT
(1914-1988)
EDWARD C. BLANK, II
(1937-1988)
CHARLES C. TRABUE, JR.
WARD DEWITT, JR.
HUGH C. HOWSER
ALFRED E. ABBEY
THOMAS H. PEEBLES III
RUSSELL H. HIPPE, JR.
THOMAS C. BINKLEY
CHARLES C. TRABUE III
ROBERT L. JONES
JACK F. KING, JR.
GAYLE I. MALONE, JR.
GEORGE E. MUDTER, JR.
HUGH C. HOWSER, JR.
LAWRENCE C. MAXWELL
WILLIAM R. O'BRYAN, JR.
DAN H. ELROD
N. HOUSTON PARKS
P. MICHAEL RICHARDSON
ELLEN HOBBS LYLE
CHRISTOPHER M. WAS

LAW OFFICES
TRABUE, STURDIVANT & DEWITT
25TH FLOOR, NASHVILLE CITY CENTER
511 UNION STREET
NASHVILLE, TENNESSEE 37219-1738
TELECOPIER (615) 256-8197
(615) 244-9270

COLUMBIA OFFICE
100 WEST SIXTH STREET
P.O. BOX 1004
COLUMBIA, TENNESSEE 38402
(615) 388-7032

C. ERIC STEVENS
DONALD P. PAUL
ROBERT B. LITTLETON
GERALD G. PATTERSON
MARY THOMSON LEMENSE
EDWARD K. LANCASTER
C. DALE ALLEN
JAMES HUMBER PORTER
ROBERT M. HOLLAND, JR.
JEFFREY ZAGER
RICHARD A. JOHNSON*
ANITA L. WHISNANT
MARY ELLEN MORRIS
W. NEAL MCBRAYER
ALEXANDER S. FUQUA
JAMES C. STANLEY II
KATHRYN J. LADD
G. BRIAN JACKSON

WILLIAM H. WOODS
OF COUNSEL

*ALSO LICENSED IN FLORIDA

August 24, 1993

CERTIFIED MAIL RETURN RECEIPT REQUESTED

BOOK 9109 PAGE 95

Commissioner of Revenue
c/o Mr. Wilber E. Hooks
Field Collection Manager
Tax Enforcement Division
Tennessee Department of Revenue
Andrew Jackson State Office Building
Nashville, Tennessee 37242

RE: Taxpayers: Timothy M. Harden, Lydia Dixon Harden
and Oxford Smoke Shop
Tax Lien No.: 88252007
Foreclosure Sale: October 6, 1993

Dear Sir:

Enclosed please find a copy of the Foreclosure Notice pertaining to the above-referenced property owned by the above-referenced taxpayers. As you can see from the Notice, this sale will be held on October 6, 1993, at 11:00 A.M., at the Davidson County Courthouse. Terms of the sale will be as specified in the notice

The lien being foreclosed is represented by a Deed of Trust, of record in Book 6195, page 79, Register's Office for Davidson County, Tennessee. A copy of the Deed of Trust is enclosed. The unpaid balance of the Deed of Trust is approximately $42,000.00, including interest, attorney's fees and expenses. Sales proceeds will be applied as specified in the notice.

Our firm represents First Tennessee Bank National Association, who is the holder of the Deed of Trust Note. Our address is Trabue, Sturdivant & DeWitt, 25th Floor, Nashville City Center, 511 Union Street, Nashville, Tennessee 37219.

From my search of the records in the Register of Deed's Office, I have found a Notice of Tax Lien naming the above-referenced taxpayers. Said Notice was filed on September 13,

72042
IDENTIF. & REFERENCE

93 OCT -7 PM 3:26
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

EXHIBIT A

1988 and is of record in Book 7650, page 420, said Register's Office and a copy of it is enclosed herewith.

I have enclosed a duplicate of this letter. Please acknowledge receipt, including your time of receipt, of this Notice by letter to me.

If you have any questions concerning any of the above, please do not hesitate to call me.

Sincerely,

Jean P. Shearer

Jean P. Shearer
Legal Assistant

Enclosures

5:MJP0824932.JP

SEP 2 3 1993

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

September 20, 1993

BOOK 9109 PAGE 97

Ms. Jean P. Shearer
Law Offices
Trabue, Sturdivant & Dewitt
25th Floor Nashville Center
511 Union Street
Nashville, TN 37219

RE: FORECLOSURE SALE OF PROPERTY OWNED BY
Timothy M. Harden and Lyndia Dixon Harden
Account Number: 1-408880287-001-6

Dear Ms. Shearer:

This is in reference to your letter dated August 24, 1993 concerning a foreclosure sale of property owned by Timothy M. Harden and Lyndia Dixon Harden.

Your letter does comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of sale, the indebtedness indicated in your letter, and any other superior liens, the amount of taxes, penalties, and interest due the Department of Revenue must be remitted to the State of Tennessee.

The amount of taxes, penalties and interest due as of November 20, 1993 is $35,954.31.

After the sale, please furnish me with an accounting of the sale (a closing statement), and I will release the State's tax lien on the property sold.

I trust that this has answered your letter, but if not, please let me know.

Sincerely,

John S. Peeler, Director
Tax Enforcement Division

Wilbur E. Hooks
Administrative Assistant
Special Procedures Section

JSP:WEH:mab

cc: Bob Tyree, Revenue Enforcement Supervisor, Nashville Region

9623 10/07 0101 03CHECK 24.00

EXHIBIT B