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 119-14A
Parcel 150

BOOK 9113 PAGE 568

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 4th day of September, 1987, Kelly D. Allen and Lorene L. Allen, both unmarried, 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 $31,900.00, 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 7346, Page 816, 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 9060, Page 765, 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 September 20, September 27 and October 4, 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 October 13, 1993, at 12:00 Noon 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 $33,309.35.

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:

BOOK 9113 PAGE 569

A certain condominium apartment in Davidson County, Tennessee, being Unit 150, Building "K", on the Plan of Kingswood Condominiums, of record in Book 5200, page 520, Register's Office for said County, to which plan and record thereof are incorporated herein and made a part hereof by reference.

Being the same property conveyed to Ernest Oliver Ramsey by deed from Michael F. Werner of record in Book 8839, page 226, Register's Office for Davidson County, Tennessee.

This is improved property located at 2929 Selena Drive, #150, Nashville, Tennessee 37211.

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 13th day of October, 1993.

73634

IDENTIF. & REFERENCE

93 OCT 13 PM 12:09

FILED, RECORDED IN REGISTER'S OFFICE DAVIDSON COUNTY, TN.

MICHAEL I. MOSSMAN
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

1340 10/13 0101 03CHECK 132.21

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 13th day of October, 1993.

NOTARY PUBLIC

MY COMMISSION EXPIRES: November 20, 1996

STATE OF TENNESSEE
COUNTY OF DAVIDSON

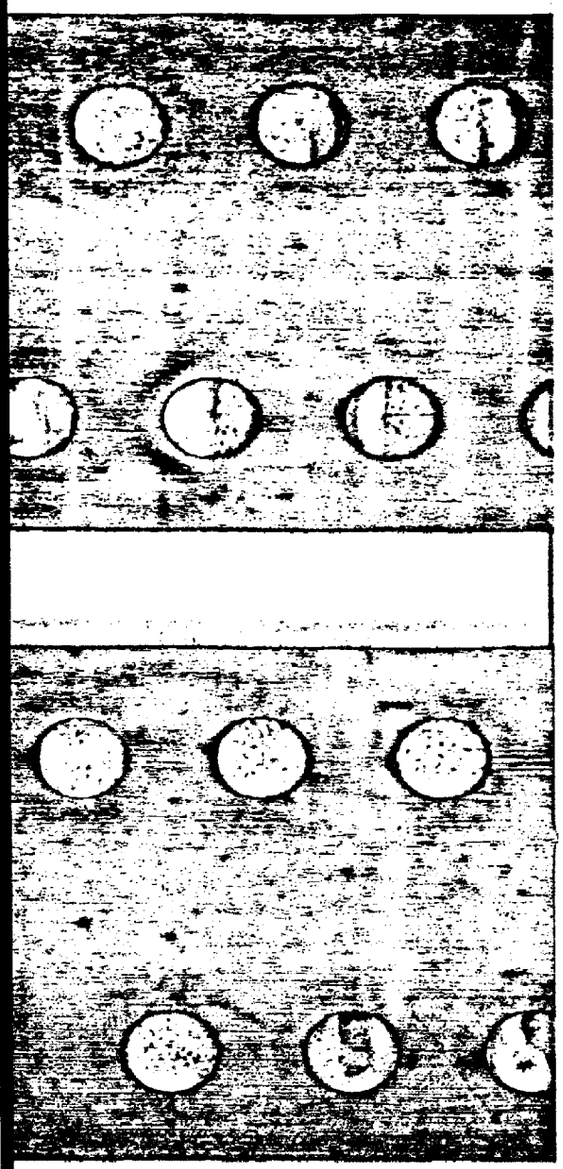
The actual consideration or value, whichever is greater, for this transfer is $33,309.35.

AFFIANT

Sworn to and subscribed before me, this 13th day of October, 1993.

NOTARY PUBLIC

MY COMMISSION EXPIRES: November 20, 1996



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

RECEIVED OF _____

FOR BOOK 9113 PAGE 570

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 33309.35	
			CON TX 123.21	
			PRFEE 1.00	
			WDEED 8.00	
			TOTAL 132.21	
			CHECK 132.21	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

10/13/93 01 12:10 0001 1340

73634
IDENTIF. ↑ REFERENCE

93 OCT 13 PM 12:10
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 709209