94-8776-RT (0005) TN17

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
150-1-70

NO MORTGAGE
New Owner - Send Tax Bills:
EMPIRE OF AMERICA REALTY CREDT
100 SENECA STREET
BUFFALO, NY 14203-2933

BOOK 9390 PAGE 497

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the Twenty-ninth day of August, 1986, GEORGE E. MUDTER, JR., was named Trustee in a Deed of Trust of even date executed by CHARLES LEE WIGGINS AND WIFE, MARY ANN WIGGINS, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $85,850.00, principal and interest at 9.500% per annum on the unpaid balance, said Deed of Trust being recorded in Book 6969, Page 589, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in Book 9299, Page 627, in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me 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: May 26, 1994 / June 2, 1994 / June 9, 1994, in THE NASHVILLE RECORD, 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.

PURSUANT to said advertisement on Tuesday, June 28, 1994, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said 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 equities as provided in said Deed of Trust, at which time EMPIRE OF AMERICA REALTY CREDIT CORP., 100 SENECA STREET, BUFFALO, NY, submitted the highest and best bid in the amount of $77,572.00.

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to EMPIRE OF AMERICA REALTY CREDIT CORP., its 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 No. 251 on the Plan of Edge-O-Lake Subdivision, Section III, of record in Book 3600, page 82, Register's Office for said County, to which reference is made for a more complete description.

BEING the same property conveyed to Timothy B. Brafford and wife, Amy S. Brafford by deed from Charles C. Wiggins and wife, Laura L. Wiggins of record in Book 8747, page 825, Register's Office for Davidson County, Tennessee.

THE LAND HEREIN ABOVE DESCRIBED IS CONVEYED SUBJECT TO THE RIGHTS OF THE UNITED STATES OF AMERICA TO REDEEM THE LAND AS PROVIDED FOR IN 26 U.S.C. 7425(d)(1).

I, I. DYKE TATUM, Substitute Trustee, convey to EMPIRE OF AMERICA REALTY CREDIT CORP., all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

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Witness my hand and official seal at NASHVILLE, Tennessee, this Twenty-eighth day of June, 1994.

I. DYKE TATUM
Substitute Trustee

BOOK 939 PAGE 498

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Twenty-eighth day of June, 1994.

Notary Public

My Commission Expires: 1/22/95.

STATE OF Tennessee }
} ss.
COUNTY OF Davidson }

The actual consideration or value, whichever is greater for this transfer is $ 77,572.00.

Affiant

Subscribed and sworn to before me, this Twenty-eighth day of June, 1994.

Notary Public

My Commission Expires: 1/22/95.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

94-8776-RT (0001) TN21

Law Offices

TATUM & JONES

BOOK 9390 PAGE 499

Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

I. Dyke Tatum
J. Phillip Jones

Tel (615) 321-5540
Fax (615) 321-5557

May 29, 1994

INTERNAL REVENUE SERVICE
NASHVILLE, TN

RE: Federal Tax Lien SERIAL NO.: 629307227
ID # [redacted]-1068
TIMOTHY B. BRAFFORD AND WIFE, AMY S. BRAFFORD
2705 WHORLEY COURT NASHVILLE, TN, 37217

Dear SIR:

This will notify the Internal Revenue Service that property affected by the Federal Tax Lien referred to above will be sold at public auction, to the highest bidder for cash, on June 28, 1994 at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE in DAVIDSON County, Tennessee. This property is more adequately described in attached Schedule A. Please find attached the following:

1. Copy of the Tax Lien
2. Copy of the Deed of Trust being foreclosed on
3. Copy of the Mortgage Title Policy
4. Copy of the Notice of Publication

1012 06/28 0101 03CHECK 300.12

The outstanding balance of the note secured by the mortgage to be foreclosed is $81,000.34. The holder of the mortgage will at the sale bid in the property at approximate $ 89,453.98 , plus costs and fees of approximately $ 1,000.00 . Approximately $ 7,737.78 of this figure is interest. However the lender reserves the right to bid less than the total debt in order to preserve a possible deficiency.

Very truly yours,

I. DYKE TATUM

Received by: Judy Forcier

Date Received: 6/2/94

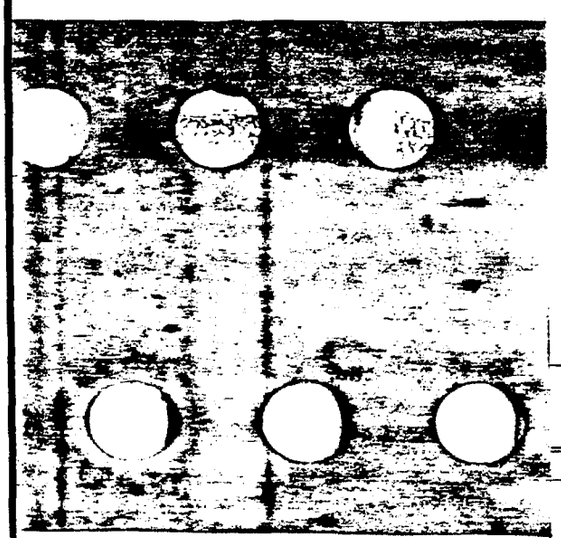
Enclosures Received: yes

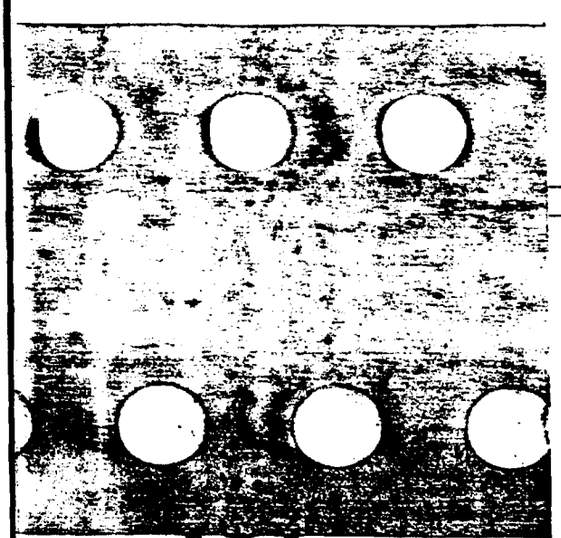
65515
IDENTIFICATION REFERENCE
94 JUN 28 AM 11:07
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

Enclosures

HAND DELIVERED

6/3/93





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

RECEIVED OF _____

FOR _____

BOOK 9390 PAGE 500

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

MAMT 77572.00
ERR CO
MAMT 77572.00-
CAMT 77572.00
CON TX 287.12
PRFEE 1.00
MDEED 12.00
TOTAL 300.12
CHECK 300.12

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK
06/28/94 01 11:08 0001 1012

65545
IDENTIF. ↑ REFERENCE

94 JUN 28 AM 11:08
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 807689