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

NAME: Sandra Hargrove
S&K#: 94-0247
LOAN#: 137523

BOOK 9406 PAGE 530

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 28, 1992, recorded in Book 8611, Page 525, Register's Office of Davidson County, Tennessee, Sandra Hargrove and Husband, Robert Hargrove, conveyed to Wallace Tidwell, Thomas Staten, Brenda Archbold, Robert Tabbutt or Fred Zweifel, 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 9321, Page 310, 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, JULY 6, 1994**, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1992-2, whose address is c/o Standard Federal Savings Association, P. O. Box 9481, Gaithersburg, MD 20898, at and for the sum of $46,200.00, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1992-2, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1992-2, 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 located in Nashville, Davidson County, Tennessee, being Lot No. 47 on the Plan of Kenilworth Estates, Section 3, as of record in Book 2900, Pages 149 and 150, Register's Office for said County. Said Lot No. 47 fronts 70 feet on the westerly side of Citrus Drive and extends back between parallel lines 140 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 8611, Page 525, 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 8611, Page 525, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8611, Page 521, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1992-2, 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

On the 6th day of July, 1994, 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.

94 JUL 13 01:01 03CHECK 179.94

WITNESS my hand and Notarial Seal at Office the day and year above written.

Notary Public

BEVERLY M. METER MY COMM. EXP. NOTARY PUBLIC AT LARGE 11-24-97 SHELBY COUNTY, TENN.

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 $46,200.00, 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

BEVERLY M. METER MY COMM. EXP. NOTARY PUBLIC AT LARGE 11-24-97 SHELBY COUNTY, TENN.

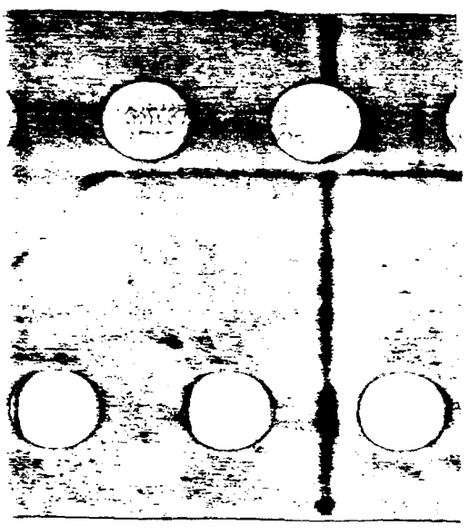
PROPERTY ADDRESS: 4811 Citrus Drive, Nashville, Tennessee 37211-4019

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1992-2
c/o Standard Federal Savings Association
P. O. Box 9481
Gaithersburg, MD 20898

S & K #:94-0247

Map & Parcel - 133-16-102

70693
IDENTIF. & REFERENCE
94 JUL 13 PM 1:52
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

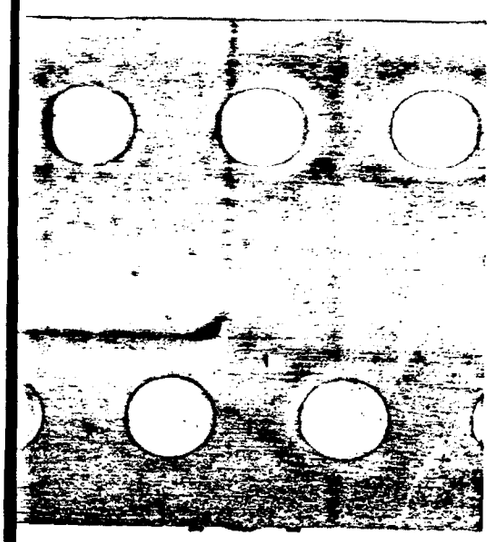
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	46200.00
CON TX	170.94
PRFEE	1.00
WDEED	8.00
TOTAL	179.94
CHECK	179.94

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 6542



70693
IDENTIF. ↑ REFERENCE

94 JUL 13 PM 1:52
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 813150