THIS INSTRUMENT PREPARED BY AND RETURN TO
[illegible] KIRSCH
[illegible]
MEMPHIS, TN 38124-1155

BOOK 9571 PG 839

NAME: Charles W. Kerr
S&K#: 94-0634
LOAN#: 2646641

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 30, 1990, recorded in Book 8164, Page 558 and re-recorded in Book 8198, Page 723, Register's Office of Davidson County, Tennessee, Charles W. Kerr, married, conveyed to Neldia J. Moore, 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 9369, Page 551, 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 **JANUARY 11, 1995**, 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 Monica Miller, a married person, whose address is 169 Lelawood Circle, Nashville, Tennessee 37209, at and for the sum of $54,125.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, 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 Monica Miller, a married person, 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 Monica Miller, a married person, her heirs, 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 the City of Nashville, Davidson County, Tennessee being Lot No. 14, on the Plan of Meadowview Acres, as of record in Book 2133, page 50, Register's Office for Davidson County, Tennessee. Said Lot No. 14 fronts 80 feet on the southerly side of Emery Drive and runs back between lines 270.1 feet on the easterly line and 230.7 feet on the westerly line to a dead line in the rear measuring 90 feet thereon.

This legal description is identical with that in Deed recorded in Book 8164, Page 558 and re-recorded in Book 8198, Page 723, 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 8164, Page 558 and re-recorded in Book 8198, Page 723, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in

Book 8164, Page 555, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements, State and Federal tax liens 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 Monica Miller, a married person, her heirs, 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

209.17

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 11th day of January 1995, 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.

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

Notary Public

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

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 $54,125.00, which amount is equal to or greater than the amount which the property transferred would command at 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 SHELBY COUNTY, TENN. 11-24-97

PROPERTY ADDRESS: 2711 Emery Drive, Nashville, Tennessee 37214

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Monica Miller, a married person
169 Lelawood Circle
Nashville, Tennessee 37209

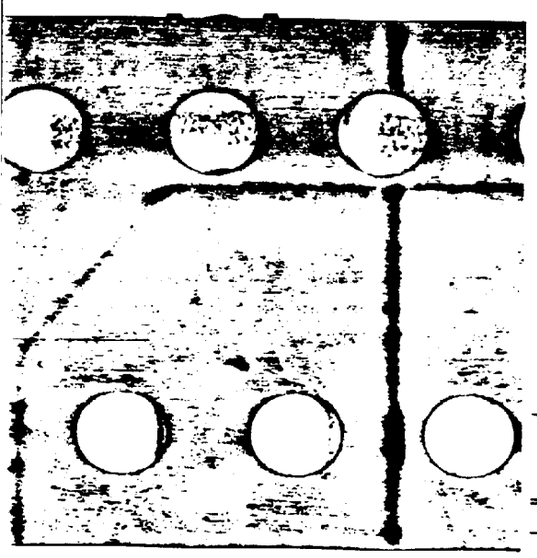
S & K #:94-0634

Map & Parcel - 96-9-66

PICK-UP

95 JAN 17 AM 10:14
FILED IN THE REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
25545



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

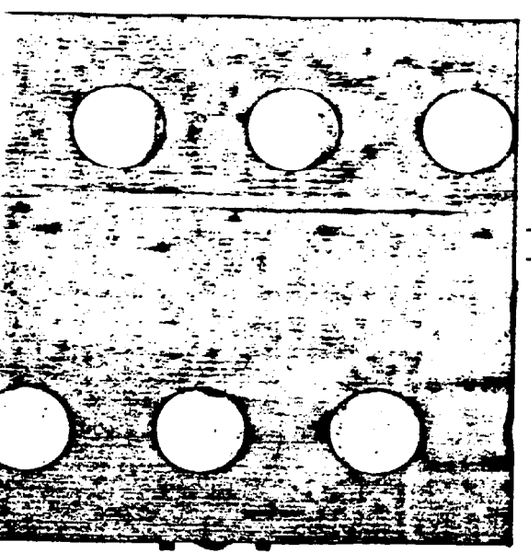
RECEIVED OF _____

FOR _____

BOOK 9571 PG 841

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	54125.00
CON TX	200.17
PRFEE	1.00
WDEED	8.00
TOTAL	209.17
CHECK	209.17

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 2245

25545
IDENTIF. # REFERENCE

95 JAN 17 AM 10: 14
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 872077