TRUSTEE'S DEED

THIS INDENTURE, made this 28th day of April, 1995, by and between CHARLES CHILD, Substitute Trustee, of Knoxville, Tennessee, Party of the First Part, and LOMAS MORTGAGE USA, INC., Party of the Second Part.

BOOK 9657 PG 504

WITNESSETH:

That, WHEREAS, on the 26th day of November, 1986, Judy K. Smiley-Salehi and Thomas B. Smiley, Jr., and wife, Verma Dane Smiley, executed a Deed of Trust to Stephen R. Josleyn, Trustee, to secure a Promissory Note in the original amount of $81,150.00, the same being payable to CityFed Mortgage Company, said note being payable in monthly installments as set forth in the Deed of Trust which is of record in the Register's Office of Davidson County, Tennessee, in Trust Book 7058, Page 560, et seq., to which reference is here made; and

WHEREAS, the owner and holder of said indebtedness did appoint Charles Child, Party of the First Part, as Substitute Trustee, by indenture recorded on the 27th day of February, 1995, in Book 9604, Page 329, in the Register's Office of Davidson County, Tennessee, wherein the original Deed of Trust referred to conveyed the following described property; to-wit:

Situated in Nashville, County of Davidson, State of Tennessee; to-wit:

Land in Davidson County, Tennessee, being a certain condominium apartment known as Unit 105, Russell Street Commons I, a horizontal property regime, as shown on the plan of Russell Street Commons I, of record in Book 6900, Page 13, also being part of Lot 1 of Aeby Subdivision III, of record in Book 6250, Page 574, Register's Office for said County, to which reference is hereby made for more complete description.

Subject to the conditions, covenants, restrictions and liens as contained in the Master Deed of record in Book 6928, Page 645, matters as shown on the plan of record in Book 6250, Page 574, and Book 6900, Page 13, and restrictions of record in Book 3368, Page 23, Book 4876, Pages 337 and 341, and Book 4879, Page 41, said Register's Office.

Being the same property conveyed to David R. Cunningham by Deed recorded in Deed Book 9106, Page 70, in the Register's Office of Davidson County, Tennessee.

WHEREAS, the same was not paid and the owner and holder of said indebtedness declared the entire amount due and payable and default was made therein and thereupon, at the request of the beneficiary of said Trust, the party of the first part as Substitute Trustee, did advertise the said property as in said Trust provided in a weekly newspaper published in Davidson County, Tennessee; to-wit: The Nashville Record giving the time, place and terms of sale; and

THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD. NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE.

PREPARED BY:
Charles H. Child
P. O. Box 219
Knoxville, TN 37901

PROPERTY OWNER:
Lomas Mortgage USA, Inc.
P.O. Box 226407
Dallas, Texas 75222-6407

MORTGAGEE:
- NONE -

PERSON OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Lomas Mortgage USA, Inc.
(NAME OF PERSON OR AGENCY)
P.O. Box 226407
Dallas, Texas 75222-6407
(ADDRESS OF ABOVE PARTY)

MAP 82-16B
PARCEL 105

WHEREAS, on the 28th day of April, 1995, at 10:00 a.m. at the main south door of the Courthouse, Nashville, Davidson County, Tennessee, (the time and place fixed) the said property was offered for sale at public auction for sale for cash in hand in bar of the equity of redemption as provided in said Trust, and being cried at a reasonable time, was finally struck off to the party of the second part hereto at its bid of $ 88,541.50, being the highest and best bidder, which sum was in hand and then applied to said Deed as directed and provided.

BOOK 9657 PG 505

NOW THEREFORE, in consideration of the premises and the sum sold for said bid and paid, the party of the first part hereto as Substitute Trustee does hereby bargain, sell, transfer and convey unto the party of the second part the parcel or lot of land hereinbefore described to have and to hold the same together with all hereditaments, improvements, building easements, appurtenances hereto and appertaining as an inheritance in fee, free of all rights and equities of redemption and the makers of the Trust Deed and all persons claiming through or under them. The party of the first part covenants as Substitute Trustee that he is lawfully seized of said property, has good right to convey and will and does warrant to the party of the second part, his heirs and assigns, the title to said property against all persons claiming by, through and under the party of the first part, but no further otherwise.

WITNESSETH the hand of the party of the first part the day and year first above written.

Charles Child
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE }
} ss.
COUNTY OF KNOX }

Personally appeared before me, the undersigned authority, a Notary Public in and for said county and state, CHARLES CHILD, Substitute Trustee, the within named bargainor, with whom I am personally acquainted, and who acknowledges that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office in Knoxville, Tennessee, this 28th day of April, 1995.

Linda J. Webb
NOTARY PUBLIC
My Commission Expires: 12-2-98.

LINDA J. WEBB NOTARY PUBLIC AT LARGE KNOX CO. TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 88,541.50

Charles Child
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF April 1995.

Deputy Register

95 APR 28 AM 10:29
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

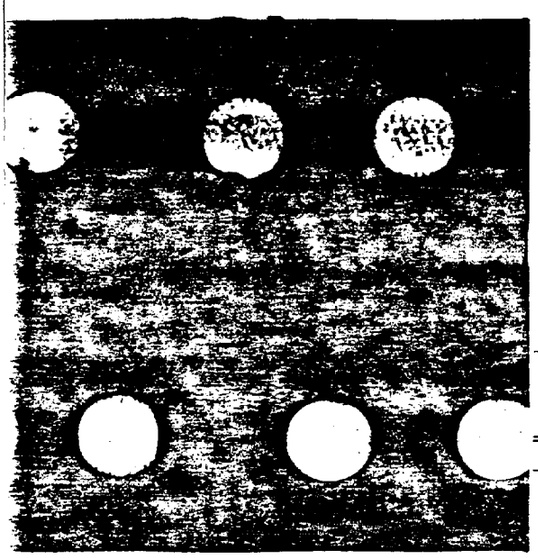
55771
IDENTIF. & REFERENCE

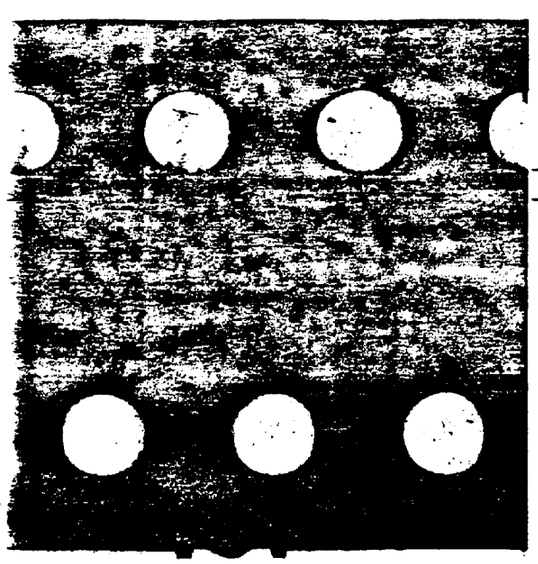
5514 04/28 0101 03CHECK 336.45

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE





RECEIVED OF _____

FOR _____

BOOK 9657 PG 506

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 88541.50	
			CON TX 327.45	
			PRFEE 1.00	
			MDEED 8.00	
			TOTAL 336.45	
			CHECK 336.45	
04/28/95	01	10:29	0001 5514	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

55771
IDENTIF. # REFERENCE

95 APR 28 AM 10:29
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 904953