NAME: James R. Graves and Reba E. Graves
S&K#: 95-0322
LOAN#: 2160023806

BOOK 9709 PG 874

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 5, 1987, recorded in Book 7160, Page 372, Register's Office of Davidson County, Tennessee, Brian L. Shipman and wife, Teresa L. Shipman, conveyed to Billy Bushulen and Sandra Vaughan, 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 9655, Page 680, 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 **JUNE 7, 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 Virgil Ray, a married person, whose address is 901 8th Avenue South, Nashville, TN, 37203, at and for the sum of $51,500.00, 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 Virgil Ray, a married, 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 Virgil Ray, a married person, heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Goodlettsville, County of Davidson, State of Tennessee, to-wit:

Described property located in the City of Goodlettsville, Davidson County, Tennessee being Lot No. 28 on the Map of Goodlettsville Heights, Section IV of record in Book 2133, Pages 43 and 44, Register's Office for said County, described as follows: Beginning at a point on the westerly margin of Alta Loma Road, said point being the common front corner of Lots Nos. 28 and 29; thence with the north line of Lot No. 29 westwardly 325 feet to a point, said point being the common rear corner of Lots Nos. 28 and 29; thence northwardly 16.7 feet to a point; thence westwardly 26 feet to a point; thence northwardly 107 feet to a point, said point being the common rear corner of Lots Nos. 27 and 28; thence with the south line of Lot No. 27 eastwardly 350 feet to a point in the westerly margin of Alta Loma Road, said point being the common front corner of Lots Nos. 27 and 28; thence with said westerly margin of Alta Loma Road southwardly 117.8 feet to the point of beginning.

This legal description is identical with that in Deed recorded in Book 7160, Page 372, 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 7160, Page 372, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8000, Page 505, 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 Virgil Ray, a married person, 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

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 7th day of June 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

WENDY G. PEDEN NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 5-16-1999

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 $51,500.00, 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

WENDY G. PEDEN NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 5-16-1999

00725777 IDENTIF. & REFERENCE

95 JUN 22 PM 2:32 FELIX Z. WILSON REGISTER DAVIDSON COUNTY, TN.

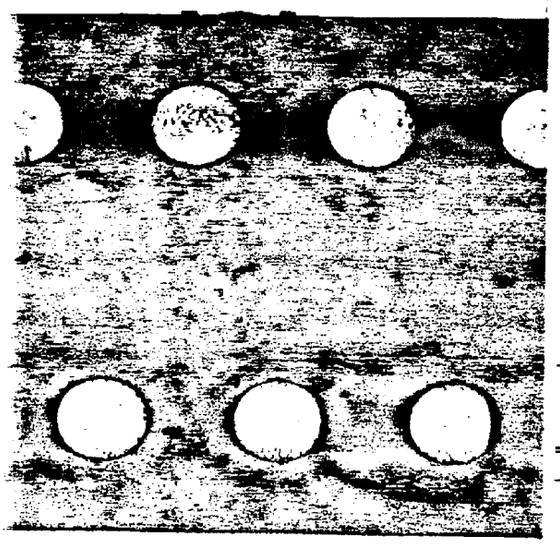
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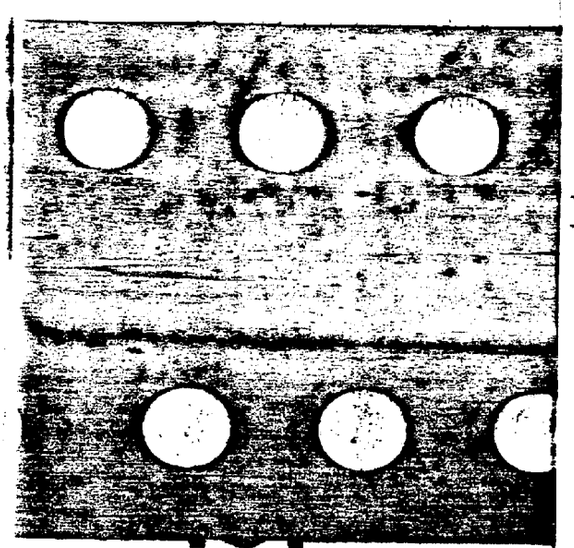
PROPERTY ADDRESS: 519 Alta Loma Road, Goodlettsville, Tennessee 37072

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Virgil Ray, a married person
901 8th Avenue South
Nashville, TN 37203

S & K #:95-0322 Map & Parcel - 33 4 43

40320 06/22/95 0001 03CHECK# 199.55





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

RECEIVED OF _____

FOR _____

BOOK 9709 PG 876

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	51500.00
			CON TX	190.55
			PRFEE	1.00
			WDEED	8.00
			TOTAL	199.55
			CHECK	199.55
06/22/95	01		14:31 0001	4025

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0072577
IDENTIF. ↑ REFERENCE

95 JUN 22 PM 2:32
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 923233