Tennessee

Avery Smith
Loan #906362
Conventional

BOOK 9730PG424

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 13, 1988, and recorded in Book 7543, Page 896 in the Register's Office of Davidson County, Tennessee, Avery J. Smith and wife, Ursula I. Smith, conveyed to Thomas R. James, Trustee(s), 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 9671, Page 347 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on July 11, 1995, at the main south door of the Courthouse of Davidson County, Tennessee; 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 sale Home Savings of America, FSB, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Fifty-Two Thousand Two Hundred and 00/100 Dollars; 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 Home Savings of America, FSB of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Home Savings of America, FSB, 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:

Land in Davidson County, Tennessee, being Lot No. 20 on the Plan of Millers Addition to Edgefield of record in Book 57, Page 133, Register's Office for said County, described as follows:

Said Lot No. 20 fronts 50 feet on the westerly side of North 5th Street and extends back between parallel lines 170 feet to an alley.

Avery J. Smith and Ursula I. Smith obtained title to the above referenced real estate by Deed of record in Book 7543, Page 893, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

Proper notice of this sale has been given to the Internal Revenue Service and the State of Tennessee and this sale is made subject to the redemption rights.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Home Savings of America, FSB, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	51,443.00
	$52,200.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on July 11, 1995 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On July 11, 1995 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 above written.

NOTARY PUBLIC

My Commission Expires: Oct 1, 1996

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
820 North 5th Street,
Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Symetrix
P.O. Box 5013
Carpinteria, CA 93014

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
203 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE
COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 52,200.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF July 19 95

LAW OFFICES OF
ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS, TENN 38103-1991

ARNOLD M. WEISS
M. VIRGINIA CRAVEN

TELEPHONE (901) 526 8296
TELECOPIER (901) 526 3061

June 15, 1995

BOOK 9730 PG 426

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
District Director of the Internal Revenue Service
801 Broadway, MDP 148
Nashville, Tennessee 37203

ATTN: Chief, Special Procedures Staff

Re: Serial #629311417 &629406204
Avery Smith
820 North 5th Street
Nashville, TN 37207
Symetrix #906362
Conventional 95-48621

Dear Sir:

We represent Home Savings of America, FSB the owner and holder of a first deed of trust covering the property municipally described in the above caption. A xerox copy of the instrument which, as you will notice, is of record in Book 7543, Page 89[illegible], Davidson County Register's Office, is enclosed. The indebtednes secured by the deed of trust is in default and, accordingly, consistent with the terms and conditions of the instrument, the principal balance and interest due have been accelerated and the foreclosure sale is scheduled for July 11, 1995 at 10:00 a.m. at the main south door of the Courthouse, Nashville, Davidson County, Tennessee, at which time the property will be sold at the public outcry to the highest and best bidder for cash. The principal balance of our client's debt is $46,299.57, plus interest at the rate of 6.172% per annum from June 15, 1995 and the foreclosure fees and expenses incurred.

A xerox copy of your form 668 of record in Book 9121, Page 641, and Book 9401, Page 691, Register's Office of Davidson County, Tennessee, is enclosed.

Yours very truly,

ARNOLD M. WEISS

AMW:dkc

LAW OFFICES OF
ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS, TENN 38103-1991

ARNOLD M. WEISS
M. VIRGINIA CRAVEN

TELEPHONE (901) 526-8296
TELECOPIER (901) 526-3061

June 15, 1995

BOOK 9730 PG 427

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
Department of Employment Security
State of Tennessee
12th Floor
Volunteer Plaza Building
500 James Robertson Parkway
Nashville, Tennessee 37245

Re: Section 67-6035 Notice of Sale
Avery Smith
820 North 5th Street
Nashville, TN 37207
Symetrix #906362
Conventional 95-48621

Gentlemen:

We represent Home Savings of America, FSB, the holder of a Promissory Note executed by Avery J. Smith and wife, Ursula I. Smith, dated May 13, 1988 in the original amount of $58,875.00. The note is secured by a First Deed of Trust of the same date which is of record in Book 7543, Page 896, Register's Office of Davidson County, Tennessee. The note is in default and the principal balance and interest due on the indebtedness have been accelerated in accordance with the terms and conditions of the instruments and the foreclosure sale has been scheduled for Friday, July 11, 1995.

It is our understanding that the State of Tennessee Department of Revenue has filed a Notice of State Tax Lien against the property, therefore, in accordance with T.C.A 67-1-1433, we are submitting the following:

1. This notice is submitted by Arnold M. Weiss, attorney, 208 Adams Avenue, Memphis, Tennessee, 38103, on behalf of Symetrix.

2. A copy of the lien filed by the State of Tennessee of record in Book 8397, Page 145, Register's Office of Davidson County, Tennessee, is attached.

9954 97/14 1101 03CHECK 214.14

LAW OFFICES OF
ARNOLD M. WEISS
208 ADAMS AVENUE
MEMPHIS, TENN 38103-1991

ARNOLD M. WEISS
M. VIRGINIA CRAVEN

TELEPHONE (901) 526-8296
TELECOPIER (901) 526-3061

BOOK 9730 PG 428

3. The street address of the property affected by this notice is 820 North 5th Street, Nashville, Davidson County, Tennessee, said property being more particularly described as:

4. The real property herein described will be sold at public auction for cash on Friday, July 11, 1995 commencing at 10:00 a.m. at the main south door of the Courthouse, Nashville, Davidson County, Tennessee. A copy of the advertisement of the Substitute Trustee's Sale is also enclosed.

5. The approximate amount of the principal indebtedness is $46,299.57 as of June 15, 1994 with accrued interest at the rate of $7.83 per day from plus the expenses and attorney's fees and trustee's fees incurred in connection with this foreclosure. It is not anticipated that additional costs and expenses in this foreclosure will exceed the sum of $950.00.

Please accept this letter as the twenty-five (25) day notice required by T.C.A. 67-1-1433(b), which notice must be given to the Commissioner of Revenue or his delegate. Please advise immediately if there is any deficiency in this notice.

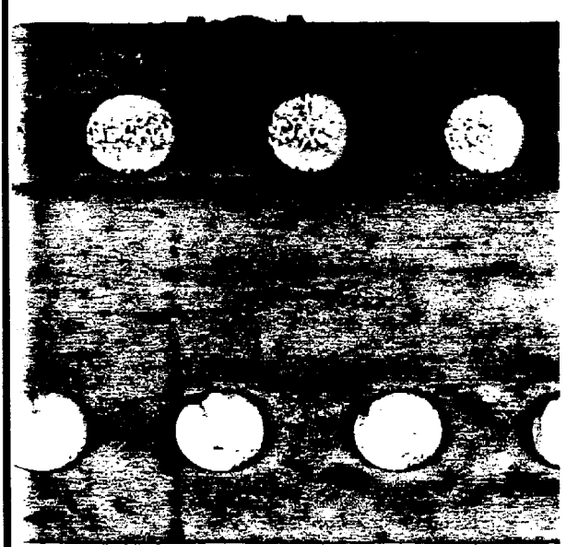
Yours very truly,

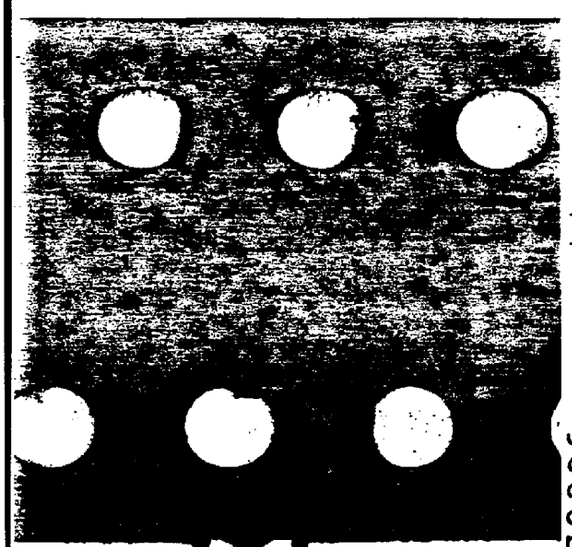
ARNOLD M. WEISS

AMW:dkc
Enclosure

0078886
IDENTIF. & REFERENCE

95 JUL 14 AM 8:33
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.





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

RECEIVED OF _____

FOR _____

BOOK 9730 PG 429

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	52200.00
CON TX	193.14
PRFEE	1.00
MISC	20.00
TOTAL	214.14
CHECK	214.14

07/14/95 01 08:36 0001 0954

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0078886
IDENTIF. & REFERENCE

95 JUL 14 AM 8:33
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 930063