SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of the 21st day of January, 1994, Michael D. Mayfield and wife, Tina C. Mayfield, executed a certain Deed of Trust to Donna E. Amonette, Trustee, for the purpose of securing the debt and obligations therein described, which Deed of Trust is recorded in Book 9229, page 100, and assigned to The Bank of New York, as Trustee under the Pooling and Servicing Agreement dated as of January 21, 1994, Series, 1994-A of record in Book 9317, page 348, and a Correction of Assignment of Mortgage of record in Book 9785, page 56, Register's Office for Davidson County, Tennessee; and

WHEREAS, The Bank of New York, as Trustee under the Pooling and Servicing Agreement dated as of January 31, 1994, Series 1994-A, the holder and the owner of the debt secured by said Deed of Trust, having for reasons satisfactory to itself, under the provisions of said Trust Deed, by instrument recorded in said Register's Office in Book 9785, page 58, named and appointed the undersigned as Trustee in the place and stead of the said Donna E. Amonette; and

WHEREAS, default was made in the payment of the debt and the obligation secured by said Deed of trust and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Deed of Trust in compliance with provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Deed of Trust, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, in the issues of September 21, September 28 and October 5, 1995 of said newspaper, said sale having been advertised for Friday, October 20, 1995 at 10:00 A.M., at the front door of the Courthouse, Nashville, Davidson County, Tennessee, at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid of said property was then and there made by Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of January 3, 1994, Series 1994-A, to wit: a bid of Fifty Thousand Four Hundred Seven and 66/100 Dollars ($50,407.66) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Mark A. Ellmore, Jr., as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey unto the said Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of January 31, 1994 Series 1994-A, the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 40 on the Plan of Elm Hill Acres, Section One, of record in Book 2331, page 67, Register's Office; to which reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to Michael R. Cook and Tina C. Cook by deed from Orval R. Cook and wife, Anna E. Cook, dated June 25, 1987, recorded June 29, 1987, of record in Book 7280, page 976, in Register's Office for Davidson County, Tennessee. Michael R. Cook and Tina C. Cook having since divorced. Property subsequently transferred by Quitclaim Deed to Michael D. Mayfield land wife, Tina C. Mayfield of record in Book 9229, page 98, Register's Office for Davidson County, Tennessee. Further transferred to Tina Renea Mayfield by Quitclaim Deed as part of Property Settlement in divorce action by Michael Duane Mayfield of record in Book 9575, page 632, Register's Office for Davidson County, Tennessee.

Tina Renea Mayfield, Tina C. Mayfield and Tina C. Cook being one and the same person.

Michael Duane Mayfield and Michael D. Mayfield being one and the same person.

This is improved property known as 2131 Jade Drive, Nashville, Tennessee 37214.

TO HAVE AND TO HOLD, unto the said Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of January 31, 1994, Series 1994-A, its successors and/or assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants same against the lawful claims of all persons claiming by, through and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described Deed of Trust, and further or otherwise.

This sale is made subject to any and all outstanding and unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein.

Mark A. Ellmore
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BOOK 9837 PG 802

On this 23rd day of October, 1995, before me, a Notary Public in and for said County and State, duly commissioned and qualified, personally appeared Mark A. Ellmore, Jr., Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument and acknowledged that he executed the same as his fee act and deed.

WITNESS my hand and official this 23rd day of October, 1995 at Nashville, Tennessee.

Notary Public

Commission Expires: 7-25-98

Name and Address of New Owner

The Bank of New York
% TMS Mortgage
DBA The Money Store
P.O. Box 160908
Sacramento, California 95816

Send Tax Bills To:

SAME

Map & Parcel: Map 95-14, Parcel 87

ACKNOWLEDGMENT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $50,407.66, 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 this 23rd day of October, 1995.

7-25-98
My commission expires:

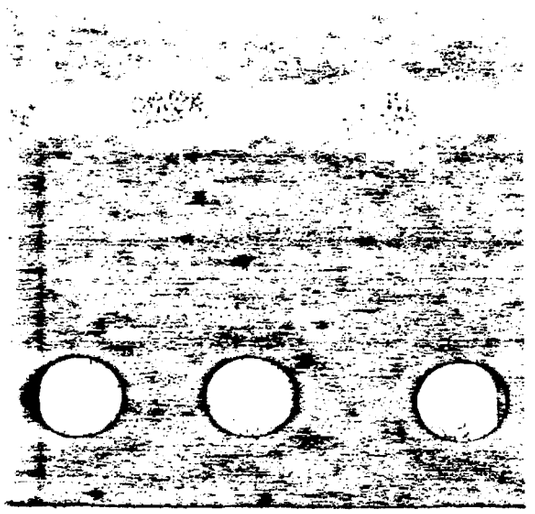
Notary Public

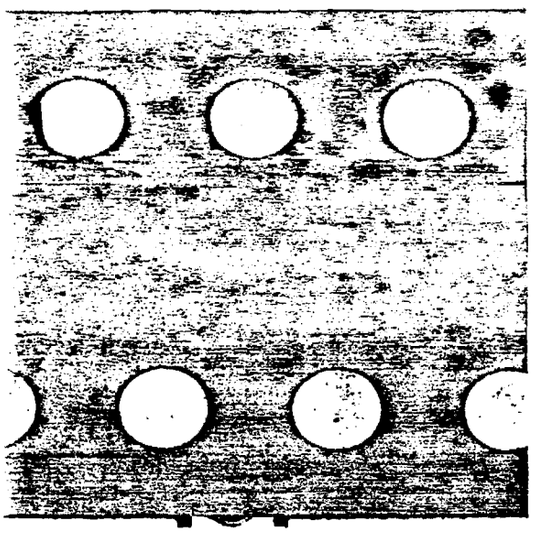
This Instrument Prepared by:
Mark A. Ellmore, Jr.
388 Harding Place, Suite C
Nashville, Tennessee 37211

01115752
IDENTIFICATION REFERENCE

95 OCT 25 PM 2:15
FELIX Z. ROLSON II REGISTER
DAVIDSON COUNTY, TN.

95 14 10/25 01:01 03CHECK 199.48





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

RECEIVED OF _____

FOR _____

BOOK 9837 PG 803

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

AMT 50407.66
CON TX 186.48
PRFEE 1.00
WDEED 12.00
TOTAL 199.48
CHECK 199.48

10/25/95 01 14:13 0001 0614

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

95 OCT 25 PM 2:15
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

0115752
IDENTIFICATION REFERENCE

No. 969290