THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
[illegible]

BOOK 9929 PG 788

NAME: Jackie Darlene Henry
S&K#: 95-1070
LOAN#: 314841

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 17, 1993, recorded in Book 9156, Page 638, Register's Office of Davidson County, Tennessee, Jackie Darlene Henry and husband Tracy Henry, conveyed to Thomas Staten, Brenda Archbold, Wallace Tidwell, or Fred Zweifel, 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 9851, Page 525, 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 10, 1996**, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, whose address is c/o Boatmen's National Mortgage, Inc., 4041 Knight Arnold Road, Memphis, Tennessee 38118, at and for the sum of $65,000.00, that being the highest and best bid offered; 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, its 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 Davidson County, Tennessee, and more particularly described as follows, to wit:

Being Lot No. 4, on the Plan of Ranchwood, Section One, of record in Book 2900, Page 125, in the Register's Office of Davidson County, Tennessee, to which plan reference is here made for a more complete description thereof.

This legal description is identical with that in Deed recorded in Book 9156, Page 638, 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 9156, Page 638, Register's Office of Davidson County, Tennessee.

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The last warranty deed of record is Warranty Deed, recorded in Book 9156, Page 635, and by Quit Claim Deed in Book 9830, Page 543, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, its 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 18th day of January, 1996, 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 18th day of January, 1996.

Notary Public

BEVERLY M. METER NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 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 $65,000.00, 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 18th day of January, 1996.

Notary Public

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

PROPERTY ADDRESS: 214 Shevel Drive, Goodlettsville, Tennessee 37072

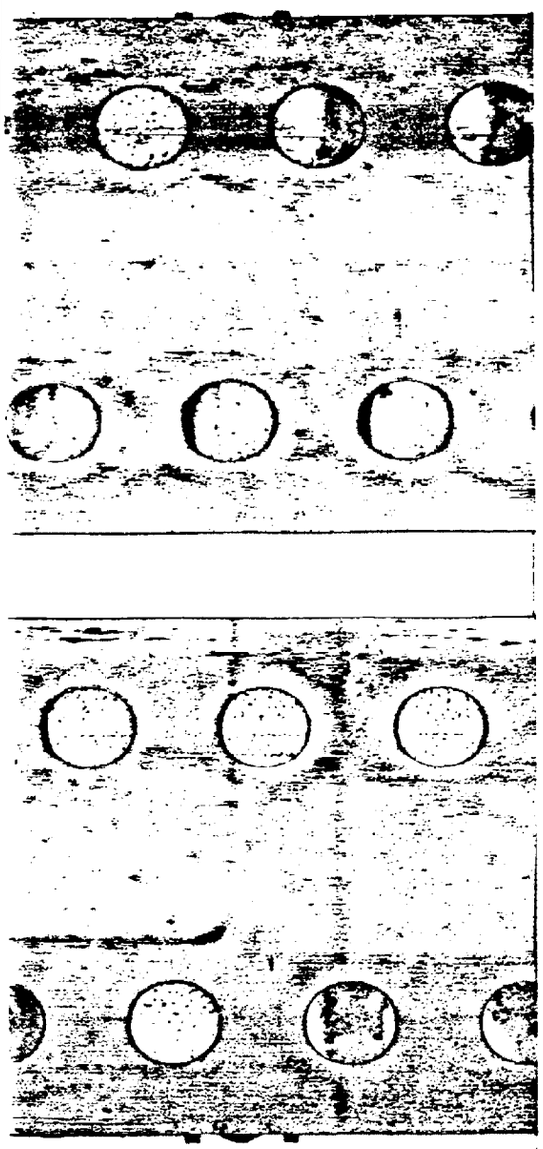
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1
c/o Boatmen's National Mortgage, Inc.
4041 Knight Arnold Road
Memphis, Tennessee 38118

S & K #:95-1070
Map & Parcel - 25 8 73

96 JAN 29 PM 12:51
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

2054 01/29 0101 03CHECK 249.50

IDENTIF. & REFERENCE
014481



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9929 PG 790

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 65000.00
CON TX 240.50
PRFEE 1.00
WDEED 8.00
TOTAL 249.50
CHECK 249.50

01/29/96 01 12:58 0001 2054

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0144811
IDENTIF. ↑ REFERENCE

96 JAN 29 PM 12:51
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1000309