This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
TAX MAP/PARCEL 50-10 80

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT
404 JAMES ROBERTSON AVE #1114
NASHVILLE, TN 37243-0900

BOOK 10096 PG 48

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the Eighteenth day of January, 1985, WARREN H. WILD, JR., was named Trustee in a Deed of Trust of even date executed by HERBERT L. SMITH AND WIFE, ELLA M. SMITH, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $48,111.00, principal and interest at 11.625% per annum on the unpaid balance, said Deed of Trust being recorded in Book 6478, Page 385, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in* in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: May 30, 1996 / June 6, 1996 / June 13, 1996, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust. *Book 10055, page 33

PURSUANT to said advertisement on Monday, June 24, 1996, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON AVE #1114, NASHVILLE, TN, submitted the highest and best bid in the amount of $49,622.20.

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to TENNESSEE HOUSING DEVELOPMENT AGENCY, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

LAND SITUATED IN NASHVILLE, COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

BEING LOT 54-A, REVISED ZONE LOT DIVISION, LOTS 54 & 58, CHESAPEAKE HOMES, SECTION 3, OF RECORD IN BOOK 6250, PAGE 183, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE.

TOGETHER WITH THE RIGHTS OF INGRESS AND EGRESS UPON THE DRIVEWAY AS SHOWN ON PLAT OF RECORD IN BOOK 6250, PAGE 183, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO HERBERT L. SMITH AND WIFE, ELLA M. SMITH, AS TENANTS BY THE ENTIRETY BY DEED FROM AMERICO FINANCIAL ASSOCIATES, INC., OF RECORD IN BOOK 6478, PAGE 382, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to TENNESSEE HOUSING DEVELOPMENT AGENCY, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, this Twenty-fourth day of June, 1996.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Twenty-fourth day of June, 1996.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 49,622.20.

Affiant

Subscribed and sworn to before me, this Twenty-fourth day of June, 1996.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

5824 06/24 0101 03CHECK 8.00

96 JUN 24 AM 11:04
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
0195823