THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124-1155

BOOK 10121 PG 777

NAME: Alicia Boyd
S&K#: 96-0606
LOAN#: 235627

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 1, 1995, recorded in Book 9877, Page 657, and re-recorded in Book 10040, Page 679, Register's Office of Davidson County, Tennessee, Alicia Boyd, an unmarried woman, conveyed to J. Thomas Holland, II, 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 10068, Page 89, 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 **JULY 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 Colonial Mortgage Company, whose address is P.O. Box 1108, Montgomery, AL 36101-1108, at and for the sum of $110,000.00, 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 Colonial Mortgage Company, 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 Colonial Mortgage Company, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 156 on the Plan of Chatham Pointe or record in Plat Book 6900, Page 444-447, Register's Office for Davidson County, Tennessee, to which reference is made for a more complete description.

This legal description is identical with that in Deed recorded in Book 9877, Page 657, and re-recorded in Book 10040, Page 679, 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 9877, Page 657, and re-recorded in Book 10040, Page 679, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9877, Page 654, 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 Colonial Mortgage Company, 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 12th day of July, 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 12th day of July, 1996.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-99
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

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 $110,000.00, 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 12th day of July, 1996.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-99
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

PROPERTY ADDRESS: 3124 Kennebeck Place, Antioch, Tennessee 37013

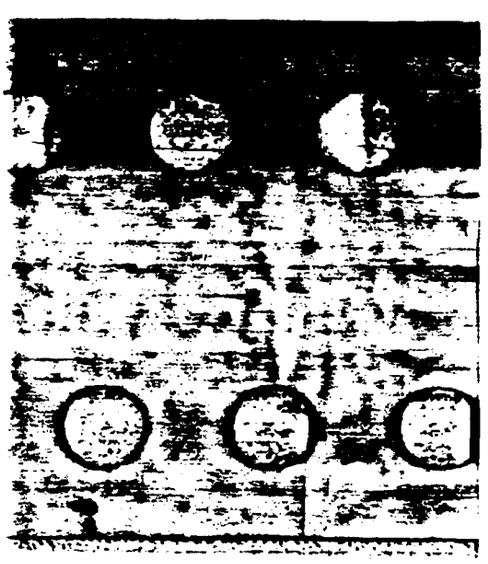
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Colonial Mortgage Company
P.O. Box 1108
Montgomery, AL 36101-1108

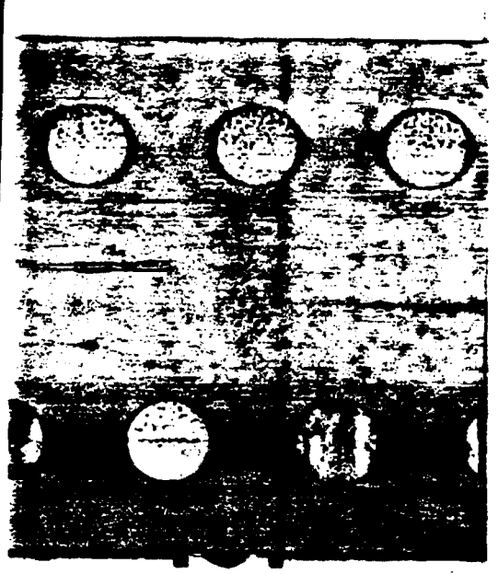
S & K #:96-0606
Map & Parcel - 151 1 A 156

3590 1715 2101 03CHECK 415-00

96 JUL 16 AM 9:04
FELICIA Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

0203896
IDENTIFICATION REFERENCE





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

RECEIVED OF _____

FOR _____

BOOK 10121 PG 779

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
				110000.00
				CON TX 407.00
				PRFEE 1.00
				WDEED 8.00
				TOTAL 416.00
				CHECK 416.00
			07/15/96 01	09:09 0001 5590

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0203896
IDENTIF. & REFERENCE

96 JUL 16 AM 9:04
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1063262