119-16-32

CGD Tennessee

Charles Howard
BF #2464519
Conventional

BOOK 10197 PG 834

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 17, 1990, and recorded in Book 8113, Page 979 in the Register's Office of Davidson County, Tennessee, Charles T. Howard, unmarried, conveyed to Neldia J. Moore, 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 10165, Page 532 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 September 20, 1996, 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 Berkeley Federal Bank & Trust, FSB, a corporation whose address is 1675 Palm Beach Lakes Blvd., Foreclosure-Suite 402, West Palm Beach, Florida 33401 being the highest and best bidder, became the purchaser of said property at and for the sum of Forty-Five Thousand 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 Berkeley Federal Bank & Trust, 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 Berkeley Federal Bank & Trust, 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:

Being Lot Number 120 on the Plan of Battlewood, Section Two, of record in Plat Book 1835 at page 95 and 96, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Charles T. Howard obtained title to the above referenced real estate by Deed of record in Book 8113, Page 976, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 Berkeley Federal Bank & Trust, 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	44,243.00
	$45,000.00

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 September 20, 1996 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On September 20, 1996 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: My Commission Expires Feb. 23, 1999

ANDREA L. WOODS NOTARY PUBLIC SHELBY COUNTY, TENNESSEE AT LARGE

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
737 Wildview Drive,
Nashville, Tennessee 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Berkeley Federal Bank & Trust, FSB
1675 Palm Beach Lakes Blvd.
Foreclosure-Suite 402
West Palm Beach, FL 33401

Mortgagee: None

Mail to:

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

STATE OF TENNESSEE
COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 45,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF September 19 96

Notary Public

MY COMMISSION EXPIRES My Commission Expires Feb. 23, 1999

ANDREA L. WOODS NOTARY PUBLIC SHELBY COUNTY, TENNESSEE AT LARGE

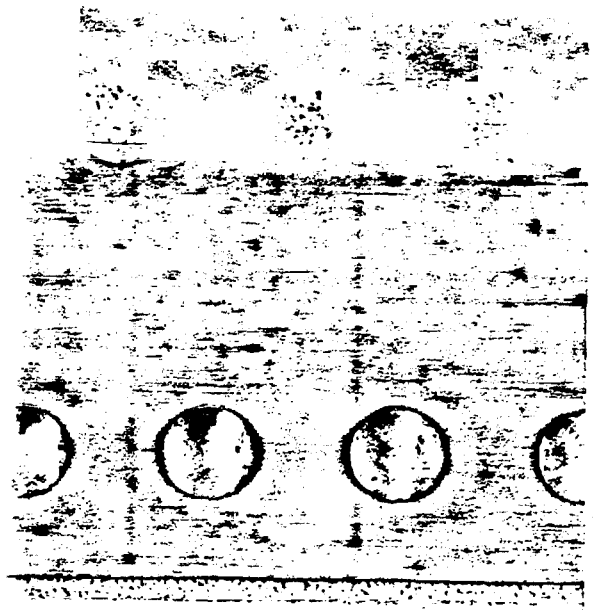
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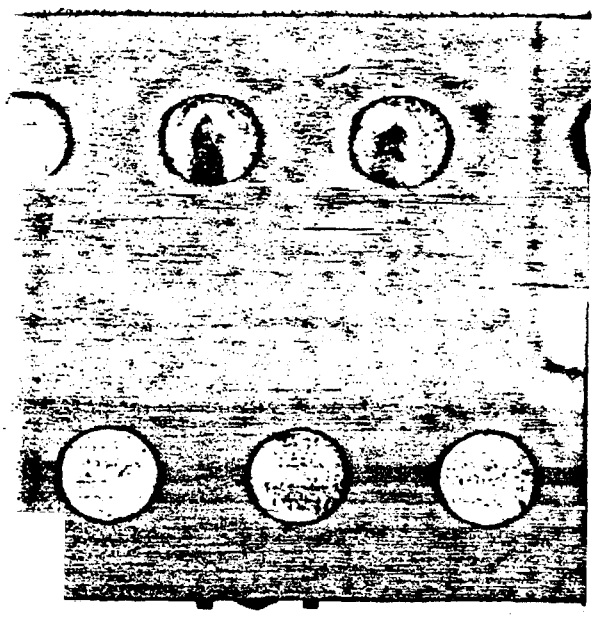
FELIX Z. WILSON III REGISTER DAVIDSON COUNTY, TN.

96 SEP 20 PM 12:57

IDENTIF. & REFERENCE

02275 15





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10197 PG 836

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 45000.00
				CON TX 166.50
				PRFEE 1.00
				WDEED 8.00
				TOTAL 175.50
				CHECK 175.50
09/20/96	01		13:03 0001 0883	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02275 15
IDENTIF. ↑ REFERENCE

96 SEP 20 PM 12:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1033301