THIS INSTRUMENT PREPARED BY:

GULLETT, SANFORD, ROBINSON & MARTIN, PLLC
230 Fourth Avenue, North
Nashville, TN 37219

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $156,500.00.

Affiant

Subscribed and sworn to before me, this 31st day of October, 1996.

Notary Public

My Commission Expires: 7-26-97

Address new owner as follows:	Send Tax Bills to:	Map-Parcel Numbers
Hilda M. Shaw 5136 Boxcroft Place Nashville, TN 37205	SAME	Map 142-15-B Parcel 12

SUCCESSOR TRUSTEE'S DEED

WHEREAS, Rathnasabapathy Mohan and wife, Mathivathani Mohan, by a Deed of Trust (the "Deed of Trust"), dated February 14, 1991, of record in Book 8294, page 781, Register's Office for Davidson County, Tennessee, conveyed to D. Ronald Ingram, as Trustee, the hereinafter described real property to secure the payment of indebtedness described in the Deed of Trust, as evidenced by a promissory note (the "Note") made by Rathnasabapathy Mohan, originally payable to Georgia Mortgage Center of Tennessee, Inc., and assigned to Bank of America Illinois, Trustee; and

WHEREAS, Bank of America Illinois, Trustee, the owner and holder of the Note, removed D. Ronald Ingram, as Trustee under the Deed of Trust, and appointed Justin T. Milam as Successor Trustee by an Appointment of Successor Trustee of record in Book 10025, page 386, Register's Office of said County; and

WHEREAS, default was made in payment of the Note, and such default continued for a period of more than thirty (30) days after written notice thereof as provided in the Deed of Trust; and

WHEREAS, the owner and holder of the Note demanded that the Successor Trustee sell the subject property in accordance with the terms of the Deed of Trust; and

WHEREAS, pursuant to instructions of Bank of America Illinois, Trustee, the Successor Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in The Nashville Record on October 10, 1996, October 17, 1996, and October 24, 1996; and

WHEREAS, the Successor Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the front (South) door of the Davidson County Courthouse in Nashville, Tennessee, at 11:00 o'clock A.M. on Thursday, October 31, 1996, and Hilda M. Shaw (hereinafter "Grantee"), being the highest and best bidder thereof, became the purchaser of said property at and for the sum of ONE HUNDRED FIFTY-SIX THOUSAND FIVE HUNDRED AND 00/100 ($156,500.00) DOLLARS.

NOW, THEREFORE, Justin T. Milam, in his capacity as Successor Trustee, and not otherwise, in consideration of the premises and payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to Grantee, and her heirs, successors and assigns, certain real property, situated in Davidson County, Tennessee, described as follows:

> Land in Davidson County, Tennessee, being Lot No. 12, Revised, on the Plan of Belle Wood Glen, as of record in Book 6900, page 190, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> Being the same property conveyed to Rathnasabapathy Mohan and wife, Mathivathani Mohan, by deed of record in Book 8294, page 778, Register's Office for Davidson County, Tennessee.
>
> The street address of the above-described property is 109 Belle Glen Drive, Nashville, Tennessee 37221.

TO HAVE AND TO HOLD the aforesaid real estate, free from all right of homestead, equity of redemption, the Tennessee statutory right of redemption, and all other rights and exemptions of every kind (except the right of redemption in favor of the United States by virtue of the Notice of Federal Tax Lien described below), including but not limited to any statutory right to an elective share in the subject property, all such rights being waived in the Deed of Trust, in as full and complete manner as the undersigned, in his capacity as Successor Trustee, and not otherwise, has the power to convey the same.

The following tax lien notice is recorded in the Register's Office for Davidson County, Tennessee: Notice of Federal Tax Lien, of record in Book 9978, page 720, Register's Office for Davidson county, Tennessee, against Rathnasabapathy and M Mohan and Mathivathani Mohan, recorded March 14, 1996,

Serial Number 629601952, Nashville, Tennessee, District (the "Notice of Federal Tax Lien"). With respect to the Notice of Federal Tax Lien, the notice required by 26 U.S.C. Section 7425(b) to be given to the United States has been timely given. A copy of the notice given to the United States is attached hereto as Exhibit A, and a copy of the written response of the United States to such notice is attached hereto as Exhibit B. The land described herein is conveyed subject to the right of the United States to redeem the land as provided for in 26 U.S.C. Section 7425(d)(1).

The above-described property is conveyed subject to the following: (1) any and all liens against said property for unpaid property taxes; (2) any and all other prior liens, claims, encumbrances, easements, restrictions and matters against or affecting the subject property; and (3) right of redemption in favor of the United States by virtue of the Notice of Federal Tax Lien described above.

IN WITNESS WHEREOF, Justin T. Milam, in his capacity as Successor Trustee, and not otherwise, has set his signature on this 31st day of October, 1996.

Justin T. Milam, Successor Trustee
Justin T. Milam, as Successor Trustee,
and not otherwise

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Justin T. Milam, Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 31st day of October, 1996.

Julia C. Hart
Notary Public

JULIA C. HART NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

My Commission Expires: 7-26-97

5604 10/31 02:01 03CHECK 644.05

LAW OFFICES

EXHIBIT A

BOOK 10244 PG 937

GULLETT, SANFORD, ROBINSON & MARTIN, PLLC

230 FOURTH AVENUE, NORTH, 3RD FLOOR
POST OFFICE BOX 198888
NASHVILLE, TENNESSEE 37219-8888

TELEPHONE (615) 244-4994
FACSIMILE (615) 256-6339

GARETH S. ADEN
G. RHEA BUCY
GEORGE V. CRAWFORD, JR.
A. SCOTT DERRICK
BETH EDMONDSON
THOMAS H. FORRESTER
M. TAYLOR HARRIS, JR.
LINDA W. KNIGHT
JOEL M. LEEMAN
ALLEN D. LENTZ
JOSEPH MARTIN, JR.
JUSTIN T. MILAM
JEFFREY MOBLEY
BARBARA J. MOSS
KATHRYN H. PENNINGTON
WM. ROBERT POPE, JR.
WAYNE L. ROBBINS, JR.
JACK W. ROBINSON, JR.
JACK W. ROBINSON, SR.
VALERIUS SANFORD
WESLEY D. TURNER
JOHN KNOX WALKUP
ANNE D. WATERS

JOHN D. LENTZ
OF COUNSEL

B. B. GULLETT
1905-1992

October 4, 1996

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
AND VIA HAND DELIVERY

District Director of Internal Revenue
Nashville District
Rom 285, Federal Building & U.S. Courthouse
801 Broadway
P.O. Box 1107, Stop 41
Nashville, TN 37202

Attn: Chief, Special Procedures Staff

RE: Notice of Nonjudicial Foreclosure Sale by Justin T. Milam, Successor Trustee, under Deed of Trust of record in Book 8294, page 781, Register's Office for Davidson County, Tennessee, originally securing Georgia Mortgage Center of Tennessee, Inc., as assigned to Continental Bank, National Association (now known as Bank of America Illinois), Trustee ("Bank of America"), of certain real estate owned by Rathnasabapathy Mohan and wife, Mathivathani Mohan, located 109 Belle Glen Drive, Nashville, Tennessee 37221

Gentlemen:

This is to notify you of a nonjudicial sale of the referenced property, as more particularly provided herein.

In accordance with Section 7425(c) of the Internal Revenue Code, and Regulations promulgated thereunder, the following information is provided:

1. The name and address of the person submitting this notice of sale is as follows:

Justin T. Milam
Gullett, Sanford, Robinson & Martin, PLLC
Third Floor
230 Fourth Avenue, North
P.O. Box 198888
Nashville, TN 37219-8888

2. A copy of the Notice of Federal Tax Lien (Form 668), affecting the property to be sold is enclosed. Such notice is described as follows:

Notice of Federal Tax Lien of record in Book 9978, page 720, filed with the Register's Office for Davidson County, Tennessee, against Rathnasabapathy and M Mohan and Mathivathani Mohan, 109 Belle Glen Drive, Nashville, Tennessee 37221-3457, filed March 14, 1996, Serial Number 629601952, Nashville District.

3. The property affected by this notice of sale is real estate located at 109 Belle Glen Drive, Nashville, Tennessee 37221, being more particularly described as follows:

Land in Davidson County, Tennessee, being Lot No. 12, Revised, on the Plan of Belle Wood Glen, as of record in Book 6900, page 190, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Rathnasabapathy Mohan and wife, Mathivathani Mohan, by deed of record in Book 8294, page 778, Register's Office for Davidson County, Tennessee.

4. The date, time, place and terms of the sale of the property are as follows:

(a) Date: Thursday, October 31, 1996.

(b) Time: 11:00 o'clock a.m.

(c) Place: Front (South) door of the Davidson County Courthouse in Nashville, Tennessee.

(d) Terms of Sale: Sale to the highest bidder for cash, free from all right of homestead, equity of redemption, the Tennessee statutory right of redemption, and all other rights and exemptions of every kind, including but not limited to any statutory right to an elective share in the subject property, subject, however, to the following: (1) any and all liens against said property for unpaid property taxes; (2) any applicable right of redemption to the United States by virtue of Notice of Federal Tax Lien, of record in Book 9978, page 720, Register's Office for Davidson County, Tennessee; and (3) any and all other prior liens, claims, encumbrances, easements, restrictions and matters against or affecting the subject property.

5. The approximate amount of the principal indebtedness, including interest and accrued charges, secured by Bank of America's Deed of Trust is $112,016.00, as of this date.

All attorney fees, sale advertising expenses, and other costs of foreclosure will also be charged against the sale proceeds.

6. This sale is made pursuant to a Deed of Trust of record in Book 8294, page 781, Register's Office for Davidson County, Tennessee, originally securing Georgia Mortgage Center of Tennessee, Inc., as assigned to Continental Bank, National Association (now known as Bank of America Illinois), Trustee, pursuant to Assignments of record in Book 8304, page 67, Book 8370, page 57, Book 9038, page 297, and Book 9038, page 298, Register's Office for Davidson County, Tennessee, copies of which are enclosed.

This notice is served upon you in accordance with the provisions of Section 7425 of the Internal Revenue Code, and Regulations promulgated thereunder. A duplicate of this notice is also enclosed. Please indicate the date and time received on the duplicate and return it to the undersigned to acknowledge your receipt of this notice.

Very truly yours,

Justin T. Milam

JTM:tb
Enclosures

BOOK 10244 PG 940

0159967

Form 668 (Y)
(Rev. October 1993)

521

Department of the Treasury - Internal Revenue Service

IDENTIF. + REFERENCE

Notice of Federal Tax Lien

District: Nashville

Serial Number: 629601952

For Optional Use by Recording Office

96 MAR 14 AM 9:39

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

BOOK 9978 PG 720

276 03/14 0101 03CHECK 8.00

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer RATHNASABAPATHY & M MOHAN
MATHIVATHANI MOHAN

Residence 109 BELLEGLEN DR
NASHVILLE, TN 37221-3457

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/94	097-60-5226	02/06/96	03/07/06	8080.73

Place of Filing

Register of Deeds
Davidson County
Nashville, TN 37219

Total $ 8080.73

This notice was prepared and signed at Nashville, TN, on this,

the 06th day of March, 19 96.

Signature [signature] Title Revenue Officer
62-01-1816

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668 (Y) (Rev. 10-93)

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

1100186

BOOK 8294 PAGE 781

BOOK 10244 PG 941

[Space Above This Line For Recording Data]

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on FEBRUARY 14, 19 91. The grantor is RATHNASABAPATHY MOHAN AND WIFE, MATHIVATHANI MOHAN ("Borrower"). The trustee is D. RONALD INGRAM, DAVIDSON COUNTY ("Trustee"). The beneficiary is Georgia Mortgage Center of Tennessee, Inc., which is organized and existing under the laws of Tennessee, and whose address is 404 BNA Dr., Building 200, Suite 606, Nashville, Tennessee 37217 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED THREE THOUSAND SIX HUNDRED AND 00/100 Dollars (U.S. $ 103,600.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 17, 2006. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DAVIDSON County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 12, Revised, on the Plan of Belle Wood Glen, As of record in Book 6900, Page 190, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Rathnasabapathy Mohan and Wife, Mathivathani Mohan by deed from Allen Earps Builders, Inc.

93 6 6 2

IDENTIF. REFERENCE

FEB 19 1 52 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

7806 02/19 0101 03CHECK 132.84

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

MAXIMM PRINCIPAL INDEBTEDNESS FOR TENNESSEE TAX RECORDING PURPOSES IS: $103,600.00

which has the address of 109 BELLE GLEN DRIVE [Street], NASHVILLE [City],
Tennessee 37221 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BOOK 10244 PG 842

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Trustee shall give notice of sale by public advertisement in the county in which the Property is located for the time and in the manner provided by applicable law, and Lender or Trustee shall mail a copy of the notice of sale to Borrower in the manner provided in paragraph 14. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and under the terms designated in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. If the Property is sold pursuant to this paragraph 19, Borrower, or any person holding possession of the Property through Borrower, shall immediately surrender possession of the Property to the purchaser at the sale. If possession is not surrendered, Borrower or such person shall be a tenant at will of the purchaser and hereby agrees to pay the purchaser the reasonable rental value of the Property after sale.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.

22. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

23. Waivers. Borrower waives all right of homestead, equity of redemption, statutory right of redemption and relinquishes all other rights and exemptions of every kind, including, but not limited to, a statutory right to an elective share in the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

☐ Adjustable Rate Rider ☐ Condominium Rider ☐ 2-4 Family Rider

☐ Graduated Payment Rider ☐ Planned Unit Development Rider

☐ Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. IN WITNESS WHEREOF, Borrower has executed this Security Instrument.

RATHNASABAPATHY MOHAN (Seal) -Borrower

MATHIVATHANI MOHAN (Seal) -Borrower

[Space Below This Line For Acknowledgment]

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } SS:

I, D. Ronald Ingram, a Notary Public in and for said county and state, do hereby certify that RATHNASABAPATHY MOHAN AND WIFE, MATHIVATHANI MOHAN, personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be THEIR free and voluntary act and deed and that (his, her, their)

THEY executed said instrument for the purposes and uses therein set forth.
(he, she, they)

Witness my hand and official seal this 14th day of FEBRUARY, 1991

My Commission Expires: 3-3-92

D. Ronald Ingram (SEAL)
Notary Public

This instrument was prepared by ACME TITLE & ESCROW, INC., 405 TWO MILE PIKE, GOODLETTSVILLE, TN 37072

44771

BOOK 1102 PAGE 041

63

1100018L

BOOK 8304 PAGE 67

BOOK 10244 PG 945

ASSIGNMENT OF DEED OF TRUST

For value received, the undersigned GEORGIA MORTGAGE CENTER OF TENNESSEE, INC. a Tennessee corporation, does hereby assign, convey, transfer and set over to OLD STONE CREDIT CORPORATION OF TN. ,its successors and assigns, that certain Deed of Trust executed by RATNASABAPATHY MOHAN AND WIFE, MATHIVATHANI MOHAN recorded under Instrument No. ,Book 8294 ,Page 781 , in the Register's Office, Davidson County, Tennessee, together with all indebtedness secured thereby.

IN WITNESS WHEREOF, the undersigned has caused this Assignment to be executed by its duly authorized officer on this 15th day of February , 1990.

GEORGIA MORTGAGE CENTER OF TENNESSEE, INC.

BY: _____

TITLE: Vice President

Max principle indebtedness for Tennessee recording tax purposes is $ 0.00
Exactly the same collateral of prior debt. Does not increase principal debt.

ATTEST: _____

BY: _____

TITLE: _____

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, of the state and county aforesaid, personally appeared _____ KENETH D. LOGAN ,with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be the VICE President of GEORGIA MORTGAGE CENTER OF TENNESSEE, INC. , the within named Bargainor, a corporation, and that he, as such VICE President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such VICE President.

WITNESS my hand and seal, at office, in _____, this 15th day of February , 1991.

NOTARY PUBLIC

My Commission Expires:

My Commission Expires Nov 29 1991

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

RECORD AND RETURN TO:
Old Stone Credit Corporation
1801 Art Museum Drive
Jacksonville, Florida 32207
Attn. Loan Clerk

THIS INSTRUMENT PREPARED BY:
MARYLOU LARSON
1801 Art Museum Drive
Jacksonville, Florida 32207

ASSIGNMENT OF DEED(S) OF TRUST BOOK 8370 PAGE 57

That Old Stone Credit Corporation of Tn., a corporation existing under the laws of the State of Tennessee, in consideration of the sum of Ten Dollars ($10.00) and other valuable considerations received from "OLD STONE CREDIT CORPORATION", does hereby assign and transfer the beneficial interest under Deed(s) of Trust set forth below, including the note and debt described in such Deed(s) of Trust, and all monies due or to become due thereon to "OLD STONE CREDIT CORPORATION"

A/C #	Name	Date	Original Principal Sum	Recorded in Official Record Book of: Davidson County, TN Book No.	Page No.
11000186	Rathnasabapathy Mohan and wife, Mathivathani Mohan	2/14/91	$103,600.00	8294	781

2077.0

JUN 10 S 12 AM '91

MAIL ENV.

BOOK 10244 PG 946

"MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSE 03/10/91 0101 03CHECK 6.00

IN WITNESS WHEREOF, the assignor has caused this instrument to be executed this 1st day of March, 1991.

Signed, sealed and delivered in the presence of:

Melissa A. Creed

MARYLOU LARSON

Old Stone Credit Corporation of Tn.

By: L. Hanapel
Vice President

Attest: D. J. Weller
Assistant Secretary

STATE OF FLORIDA
COUNTY OF DUVAL

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared L. Hanapel and D. J. Weller well known to me to be the Vice President and Assistant Secretary respectively of the corporation named as party of the first part in the foregoing instrument, and that they severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 1st day of March, 1991.

My commission expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. AUG. 3,1991
BONDED THRU GENERAL INS. UND.

Notary Public, State of Florida at Large

Address of Assignee:

"OLD STONE CREDIT CORPORATION"
c/o Old Stone Credit Corporation of Tn.
1801 Art Museum Drive
Jacksonville, Florida 32207

Form #806a TN (Rev. 8/90) WP

MAR 27 1991 918664

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
DOCUMENT UNSATISFACTORY WHEN RECEIVED

48851 A. TWW

IDENTIF. & REFERENCE

BOOK 9038 PAGE 297

THIS INSTRUMENT PREPARED BY:
Isolene Bartley
1801 Art Museum Drive
Jacksonville, FL 32207

93 AUG -5 AM 10:17

ASSIGNMENT OF DEED(S) OF TRUST

6303 08/05 0101 CHECK 9.00

That Old Stone Credit Corporation, a corporation existing under the laws of the State of Florida, in consideration of the sum of Ten Dollars ($10.00) and other valuable considerations received from Old Stone Credit Corporation, a Delaware Corporation does hereby assign and transfer the beneficial interest under Deed(s) of Trust set forth below, including the note and debt described in such Deed(s) of Trust, and all monies due or to become due thereon to Old Stone Credit Corporation, a Delaware Corporation.

A/C #	Name	Date	Original Principal Sum	Recorded in Official Record Book of: Davidson County, TN Book No.	Page No.
11000186	Rathnasabapathy Mohan and wife, Mathivathani Mohan	02-14-91	$103,600.00	8294	781

BOOK 10244 PG 947

"MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSE IS -0-"

IN WITNESS WHEREOF, the assignor has caused this instrument to be executed this 16th day of February, 19 93.

Signed, sealed and delivered in the presence of:

Isolene Bartley
Isolene Bartley

Old Stone Credit Corporation

By: L. Hanapel, Attorney-in-Fact

STATE OF FLORIDA
COUNTY OF DUVAL

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared L. Hanapel well known to me to be the Attorney-in-Fact of the corporation named as party of the first part in the foregoing instrument, and that she acknowledged executing the same in the presence of a subscribing witness freely and voluntarily under authority duly vested in her by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 16th day of February, 19 93.

My commission expires:

Deborah D. Edson
Notary Public, State of Florida at Large

NOTARIAL SEAL
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC172291
MY COMMISSION EXP. FEB. 6,1996

Address of Assignee:

Old Stone Credit Corporation
1801 Art Museum Drive
Jacksonville, Florida 32207

Form #806a TN (Rev. 1/91) WP

93-2 413

48852

IDENTIF. # REFERENCE

THIS INSTRUMENT PREPARED BY:
Isolene Bartley
1801 Art Museum Drive
Jacksonville, Florida 32207

MAIL ENV.

93 AUG -5 AM 10:17

ASSIGNMENT OF DEED(S) OF TRUST 3.00

FELIX ... REGISTER

That **Old Stone Credit Corporation**, a corporation existing under the laws of the State of Delaware, in consideration of the sum of ten dollars ($10.00) and other valuable considerations received from,

Continental Bank, National Association* BOOK 9038 PAGE 298

does hereby assign and transfer the beneficial interest under Deed(s) of Trust set forth below, including the note and debt described in such Deed(s) of Trust, and all monies due or to become due thereon to

Continental Bank, National Association*

A/C #	Name	Date	Original Principal Sum	Recorded in Official Record Book Of: DAVIDSON COUNTY, TN
11000186	RATHNASABAPATHY MOHAN AND WIFE, MATHIVATHANI MOHAN	02/14/91	103600.00	Book# 8294 Page# 781 Doc#

BOOK 10244 PG 918

* TRUSTEE UNDER INDENTURE DTD 6/01/93
(OSCC HOME EQUITY LOAN TRUST 1993-2)

"MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSE IS -0-"

IN WITNESS WHEREOF, the assignor has caused this instrument to be executed this 11th day of March, 1993.

Signed, sealed and delivered in the presence of:

Isolene Bartley

Janita E. Grant

Janita E. Grant

Old Stone Credit Corporation

By: _____
L. Hanapel, Sr Vice President

Attest: _____
D. J. Minton, Assistant Secretary

STATE OF FLORIDA)
COUNTY OF DUVAL)

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared, L. Hanapel and D. J. Minton well known to me to be the Sr Vice President and Assistant Secretary respectively of the corporation named as party of the first part in the foregoing instrument, and that they severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the county and state last aforesaid this 11th of March, 1993.

My commission expires:

Deborah D. Eddins
Notary Public, State of Florida At Large
Deborah D. Eddins

OFFICIAL NOTARY SEAL
DEBORAH D EDDINS
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC178291
MY COMMISSION EXP. FEB. 6,1996

Address of Assignee:
Continental Bank, National Association*
c/o Old Stone Credit Corporation
1801 Art Museum Drive
Jacksonville, Florida 32207

Form #806a TN (Rev. 3/92) DP

SecLasTn

93-2 413 FNMA REPO

EXHIBIT B

Internal Revenue Service

District
Director

Department of Treasury

P. O. Box 1107, MDP 148
Nashville, TN 37202

Person to Contact:
P. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
[redacted]-5226
Date:
October 10, 1996

Mr. Justin T. Milam
230 Fourth Avenue, North, 3rd Floor
P.O. Box 198888
Nashville, TN 37219-8888

BOOK 10244 PG 949

Re: Notice of Nonjudicial Sale

Taxpayer: Rathnasabapathy & M. Mohan, Mathivathani Mohan
Property: 108 Belleglen Dr., Nashville, TN 37221

Dear Mr. Milam:

This is to acknowledge receipt of your correspondence dated 10-04-96, regarding the above named taxpayer. Your notice is considered adequate for a nonjudicial sale under the provisions of Section 7425(c) of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown in the heading of this letter.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487 from your local office or this office. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to us. If the sale is cancelled, please provide a brief explanation as to the reason.

Thank you for your cooperation.

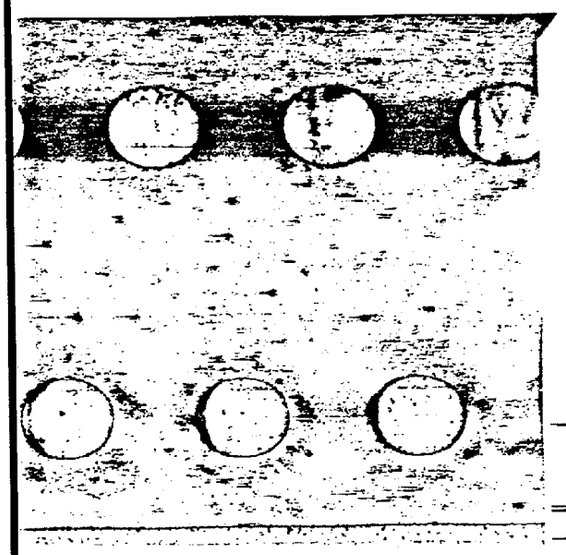
0242204
IDENTIF. & REFERENCE

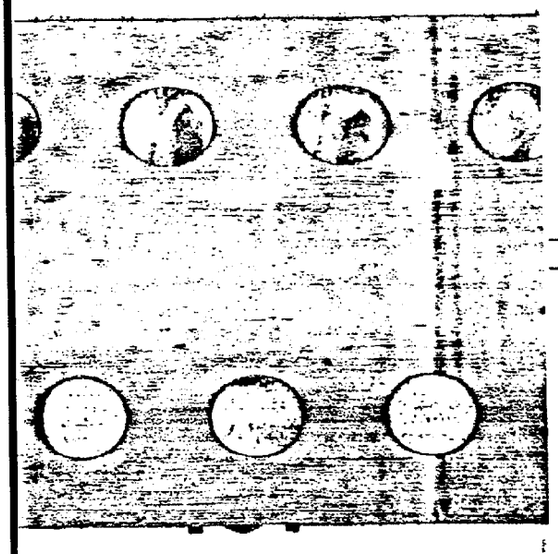
96 OCT 31 PM 3:31
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

Sincerely,

Pat Bisson
Chief, Advisory Section

Enclosure





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

RECEIVED OF _____

FOR _____

BOOK 10244 PG 950

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 156500.00
				CON TX 579.05
				PRFEE 1.00
				WDEED 64.00
				TOTAL 644.05
				CHECK 644.05
10/31/96	01			15:34 0001 6604

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0242204
IDENTIF. # REFERENCE

96 OCT 31 PM 3:31
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1083550