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

NAME: Jeffrey S. Lancaster and Deborah Q. Lancaster
S&K#: 96-1561
LOAN#: 881-137529

BOOK 10331 PG 956

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 30, 1992, recorded in Book 8649, Page 478, Register's Office of Davidson County, Tennessee, Jeffrey S. Lancaster and wife, Deborah Q. Lancaster, conveyed to Wallace Tidwell, Thomas Staten, Brenda Archbold, Robert Tabbutt, 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 10225, Page 920, 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 hich advertisement the sale was appointed to be held on **JANUARY 8, 1997**, 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, NA, as trustee for Vendee Mortgage Trust 1992-2 without recourse, except as provided in a loan sale agreement dated August 1, 1992, whose address is c/o First Nationwide Mortgage Corporation, P. O. Box 9411, Gaithersburg, MD 20898-6011, at and for the sum of $50,000.00, 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, NA, as trustee for Vendee Mortgage Trust 1992-2 without recourse, except as provided in a loan sale agreement dated August 1, 1992, 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, NA, as trustee for Vendee Mortgage Trust 1992-2 without recourse, except as provided in a loan sale agreement dated August 1, 1992, 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 5th Civil District, Davidson County, Tennessee, to wit:

Being Lot No. 23 on the Plan of Section Four, Apache Hills, as of record in Plat Book 4460, Page 60, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

This legal description is identical with that in Deed recorded in Book 8649, Page 478, Register's Office of Davidson County, Tennessee.

The grantor received title tc the above-captioned real estate by Deed of Trust of record in Book 8649, Page 478, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Special Warranty Deed, recorded in Book 8649, Page 475, Register's Office for Davidson County, Tennessee. BOOK 10331 PG 957

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, NA, as trustee for Vendee Mortgage Trust 1992-2 without recourse, except as provided in a loan sale agreement dated August 1, 1992, 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 8th day of January, 1997, 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 8th day of January, 1997.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm Exp 8-22-2000 SHELBY CO., TN

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 $50,000.00, 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 8th day of January, 1997.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm Exp 8-22-2000 SHELBY CO., TN

97 JAN 29 PM 12:57

PROPERTY ADDRESS: 4971 Karen Ray Drive, Antioch, Tennessee 37013-3518

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bankers Trust Company of California, NA, as trustee for Vendee Mortgage Trust 1992-2 without recourse, except as provided in a loan sale agreement dated August 1, 1992
P. O. Box 9411
Gaithersburg, MD 20898-6011

S & K #:96-1561
Map & Parcel - 162 3 192

BOOK 10331 PG 958

9793 01/29 0101 03CHECK 198.00

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10331 PG 959

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 50000.00
				CON TX 185.00
				PRFEE 1.00
				WDEED 12.00
				TOTAL 198.00
				CHECK 198.00
			01/29/97 01	12:59 0001 8793

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0257850

IDENTIFICATION REFERENCE

97 JAN 29 PM 12:57

DAVIDSON COUNTY, TN.

No. 1111258