This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 150-5 48

NO MORTGAGE
New Owner - Send Tax Bills:
CITIZENS MORTGAGE CORPORATION
POST OFFICE BOX 9147
COLUMBUS, GA 31908-9147

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the Twenty-seventh day of May, 1988, D. ANDERSON FERRELL, was named Trustee in a Deed of Trust of even date executed by RICKY J. ADAMS AND WIFE, HELEN L. ADAMS, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $72,504.00, principal and interest at 9.000% per annum on the unpaid balance, said Deed of Trust being recorded in Book 7559, Page 850, and rerecorded on June 13, 1988 in Book 7570, Page 515, 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: February 6, 1997 / February 13, 1997 / February 20, 1997, 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 10339, page 545

PURSUANT to said advertisement on Friday, March 7, 1997, 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 CITIZENS MORTGAGE CORPORATION, POST OFFICE BOX 9147, COLUMBUS, GA, submitted the highest and best bid in the amount of $ 75,594.22 .

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to CITIZENS MORTGAGE CORPORATION, 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 COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 206 ON THE PLAN OF CHERRY HILLS, SECTION II, OF RECORD IN BOOK 3700, PAGE 143, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 206 FRONTS 80.00 FEET ON THE EASTERLY MARGIN OF OWENDALE DRIVE AND EXTENDS BACK BETWEEN PARALLEL LINES 142.0 FEET TO A DEAD LINE IN THE REAR, MEASURING 80.00 FEET THERIN.

BEING THE SAME PROPERTY CONVEYED TO JOHN P. STEWART, JR. AND WIFE, SHIRLEY STEWART BY DEED FROM RICKY J. ADAMS AND WIFE, HELEN L. ADAMS OF RECORD IN BOOK 8572, PAGE 339, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

I, I. DYKE TATUM, Substitute Trustee, convey to CITIZENS MORTGAGE CORPORATION, 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 Seventh day of March, 1997.

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 Seventh day of March, 1997.

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 $ 75,594.22.

Affiant

Subscribed and sworn to before me, this Seventh day of March, 1997.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

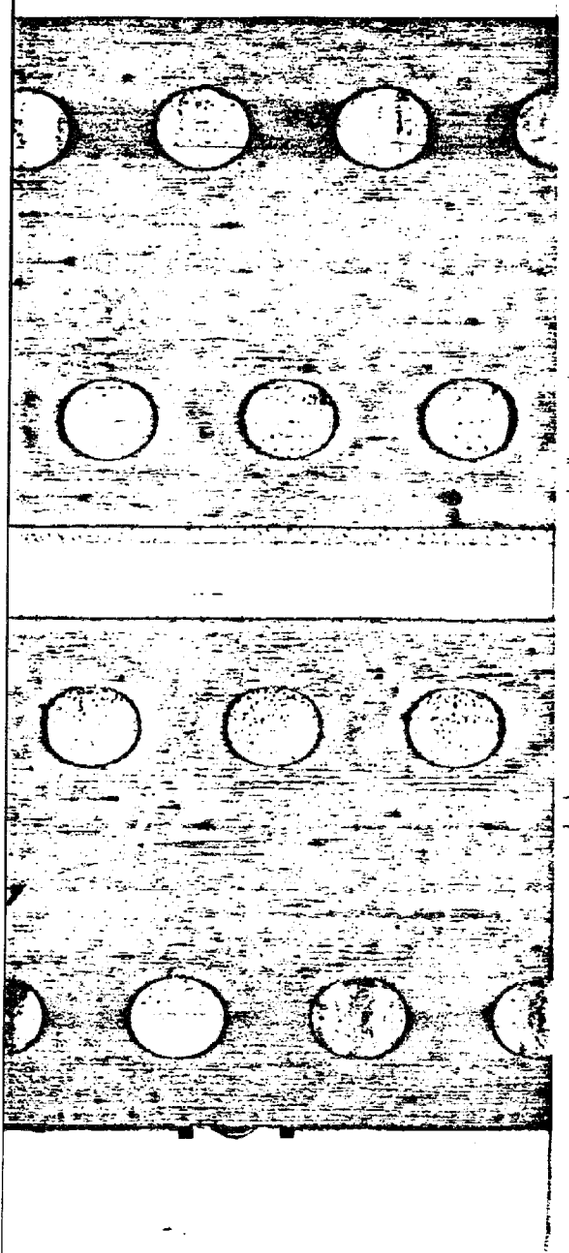
RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

3858 03/07 0101 03CHECK 288.7

97 MAR -7 AM 11:47
FELIX E. WILSON III REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE

02799 78



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

BOOK 10372 PG 786

RECEIVED OF _____

FOR _____

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 75594.22
CON TX 279.70
PRFEE 1.00
WDEED 8.00
TOTAL 288.70
CHECK 288.70

03/07/97 01 11:49 0001 3858

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0279978
IDENTIF. & REFERENCE

97 MAR -7 AM 11:47
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1124233