THIS INSTRUMENT PREPARED BY AND RETURN TO:
Ballin, Ballin & Fishman, P.C.
Randall J. Fishman, Attorney at Law
200 Jefferson Avenue, Suite 1250
Memphis, Tennessee 38103
(901) 525-6278

BOOK 10389 PG 665

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated the 7th day of October, 1993, and recorded in the Register's Office of Davidson County, Tennessee, at Book 9113, Page 507, Timothy R. Edwards and Vicky Darlene Edwards, husband and wife, conveyed to Lee E. Cranford, Attorney of Davidson County, TN, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, Randall J. Fishman was appointed SUBSTITUTE TRUSTEE by instrument of record in the Register's Office of Davidson County, Tennessee, at Book 10319, Page 815, and,

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed and the holder of said deed of trust 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 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 said sale was appointed to be held on the 20th day of March, 1997, at the Court House 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 Norwest Mortgage, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $82,891.71, and,

WHEREAS, the said purchaser being the owner of the debt for which said property was sold, has complied with the terms of sale by paying into the hands of the undersigned SUBSTITUTE TRUSTEE the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said trust deed;

NOW, THEREFORE, in consideration of the premises and of the payment by the said Norwest Mortgage, Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned, Randall J. Fishman, as SUBSTITUTE TRUSTEE, does hereby grant, bargain, sell and convey unto the said Norwest Mortgage, Inc., as aforesaid, and unto its successors and assigns, the property above-mentioned and now further described as situated in the County of Davidson, State of Tennessee, more particularly described as follows, to-wit:

1500 Water Oak Court, Antioch, TN 37013

Being Lot 268 on the Plan of Section 14, Peppertree Forest of record in Plat Book 7900, Page 501, Register's Office of Davidson County, Tennessee, to which a plat reference is made for a more specific description.

This being the same property as conveyed to Timothy R. Edwards and Vicky Darlene Edwards, Husband and wife by Warranty Deed of record at Book 9906, Page 809, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD, the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said Norwest

Mortgage, Inc. as aforesaid, and unto its successors and assigns forever, to whom the said Randall J. Fishman, as SUBSTITUTE TRUSTEE, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through, or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Randall J. Fishman, SUBSTITUTE TRUSTEE, has hereunto set his hand this 20th day of March, 1997.

Randall J. Fishman
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF SHELBY)

On this 20th day of March, 1997, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Randall J. Fishman, SUBSTITUTE TRUSTEE, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Sheila S. Grigsby
Notary Public

My Commission Expires:
10-24-2000

Property Address: 1500 Water Oak Court, Antioch, TN 37013

Mail Tax Notices to: Norwest Mortgage, Inc.
405 S.W. 5th Street
Des Moines, IA 50309-4626

Name and Address of Property Owner: Norwest Mortgage, Inc.
405 S.W. 5th Street
Des Moines, IA 50309-4626

Map 165-14-125

File No. (RJF 9612-1306/EDWARDS)

STATE OF TENNESSEE)
COUNTY OF SHELBY)

I, or we, hereby swear or affirm that to the best of affiants knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $82,891.71, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Dena Thom-Marie
Affiant

SUBSCRIBED AND SWORN to before me this 20th day of March, 1997.

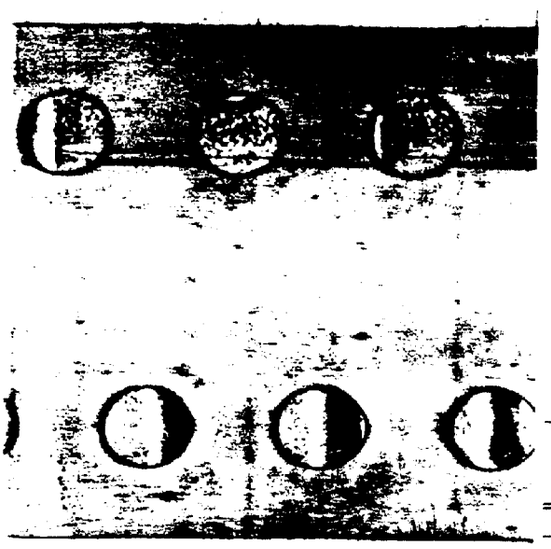
Sheila S. Grigsby
Notary Public

My Commission Expires:
10-24-2000

97 MAR 21 PM 2:18
DAVIDSON COUNTY, TN.

0285976
IDENTIF. & REFERENCE

97 03/21 0101 03CHECK 315.70



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

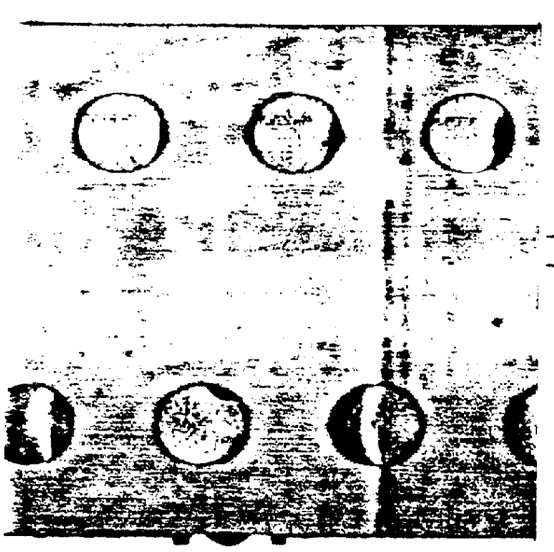
RECEIVED OF _____

FOR _____

BOOK 10389 PG 667

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	82891.71
CON TX	306.70
PRFEE	1.00
MISC	8.00
TOTAL	315.70
CHECK	315.70

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 0347

0285976
IDENTIF. & REFERENCE

07 MAR 21 PM 2:18
REGISTER
DAVIDSON COUNTY, TN.

No. 1130647