BK/VOL 10447 PG 944

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 150-1 119

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 Fifteenth day of August, 1990, GARY B. FISHER, was named Trustee in a Deed of Trust of even date executed by TODD E. KEELING AND WIFE, ANITA M. KEELING, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $74,995.00, principal and interest at 10.000% per annum on the unpaid balance, said Deed of Trust being recorded in Book 8178, Page 53, 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: April 10, 1997 / April 17, 1997 / April 24, 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 10418, page 735

PURSUANT to said advertisement on Thursday, May 8, 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 $ 78,073.69 .

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:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 25 ON THE PLAN OF EDGE-O-LAKE ESTATES, SECTION 4, OF RECORD IN PLAT BOOK 3600, PAGE 87, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO TODD E. KEELING AND WIFE, ANITA M. KEELING BY DEED FROM DANNY B. WOOD, UNMARRIED, OF RECORD IN BOOK 8178, PAGE 50, 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.

THE LAND HEREIN ABOVE DESCRIBED IS CONVEYED SUBJECT TO THE RIGHTS OF THE UNITED STATES OF AMERICA TO REDEEM THE LAND AS PROVIDED FOR IN 26 U.S.C. 7425(d)(1).
THE LAND HEREIN ABOVE DESCRIBED IS CONVEYED SUBJECT TO THE

RIGHTS OF THE STATE OF TENNESSEE TO REDEEM THE LAND AS PROVIDED FOR IN T.C.A. 67-1-1433(b)(1)

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 Eighth day of May, 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 Eighth day of May, 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 $ 78,073.69.

Affiant

Subscribed and sworn to before me, this Eighth day of May, 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

0302946
IDENTIFICATION REFERENCE

97 MAY -8 AM 11:19
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

EXHIBIT A

BOOK 10447 PG 946

97-0146-CM (0028) TN22

Law Offices

TATUM & JONES

I. Dyke Tatum
J. Phillip Jones

Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

Tel (615) 321-5540
Fax (615) 321-5557

April 8, 1997

STATE OF TENNESSEE
TAX ENFORECEMENT DIVISION
NASHVILLE, TN 37242

8856 05/08 0101 03CHECK 313.88

RE: State Tax Lien 95081009
ID # 1-401133440-001-2
TODD E. KEELING AND WIFE, ANITA M. KEELING
513 RURAL HILL ROAD, ANTIOCH, TN, 37013

Dear SIR OR MADAME

This will notify the State of Tennessee that property affected by the State Tax Lien referred to above will be sold at public auction, to the highest bidder for cash, on May 8, 1997 at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE in DAVIDSON County, Tennessee. This property is more adequately described in attached Schedule A. Please find attached the following:

1. Copy of the Tax Lien
2. Copy of the Deed of Trust being foreclosed on
3. Copy of the Mortgage Title Policy
4. Copy of the Notice of Publication

The outstanding balance of the note secured by the mortgage to be foreclosed is $71,728.00. The holder of the mortgage will at the sale bid in the property at approximate $ 76,969.19, plus costs and fees of approximately $ 1,200.00. Approximately $ 4,961.19 of this figure is interest. However the lender reserves the right to bid less than the total debt in order to preserve a possible deficiency.

Very truly yours,

I. DYKE TATUM

Received by: [signature]

Date Received: 4/10/97

Enclosures Received: _____

Enclosures

HAND DELIVERED

4-10-97 8:20 DP

EXHIBIT B

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

BOOK 10447 PG 947

April 14, 1997

Mr. I. Dyke Tatum
Attorney At Law
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

RE: Foreclosure Sale of Property Owned by: Todd E. Keeling
Account Number: 002-401133440

Dear Mr. Tatum:

This is in reference to your letter dated April 8, 1997 concerning a foreclosure sale of property owned by **Todd E. Keeling.**

Your letter does comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties, and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest due as of **May 20, 1997** is **$1,333.00.**

After the sale, please furnish me with an accounting of the sale (a closing statement), and I will release the State's tax lien on the property sold.

I trust that this has answered your letter, but if not, please let me know.

Sincerely,

John S. Peeler, Director
Tax Enforcement Division

Wilbur E. Hooks

Wilbur E. Hooks
Revenue Enforcement Manager
Special Procedures Section

xc: Gary Dietz, Revenue Enforcement Supervisor, Nashville Region
Lynn York, Revenue Enforcement Supervisor, Nashville Region

EXHIBIT C

97-0146-CH (0026) TM21

BOOK 10447 PG 948

Law Offices

TATUM & JONES

I. Dyke Tatum
J. Phillip Jones

Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

Tel (615) 321-5540
Fax (615) 321-5557

April 8, 1997

INTERNAL REVENUE SERVICE
SPECIAL PROCEDURES STAFF
P. O. BOX 1107
NASHVILLE, TN 37202

RE: Federal Tax Lien SERIAL NO.: PLEASE SEE ATTACHED
ID # [redacted]-3440
TODD E. KEELING AND WIFE, ANITA M. KEELING
513 RURAL HILL ROAD, ANTIOCH, TN, 37013

Dear SIR OR MADAM

This will notify the Internal Revenue Service that property affected by the Federal Tax Lien referred to above will be sold at public auction, to the highest bidder for cash, on May 8, 1997 at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE in DAVIDSON County, Tennessee. This property is more adequately described in attached Schedule A. Please find attached the following:

1. Copy of the Tax Lien
2. Copy of the Deed of Trust being foreclosed on
3. Copy of the Mortgage Title Policy
4. Copy of the Notice of Publication

The outstanding balance of the note secured by the mortgage to be foreclosed is $71,728.00. The holder of the mortgage will at the sale bid in the property at approximate $ 76,969.19, plus costs and fees of approximately $ 1,200.00. Approximately $ 4,961.19 of this figure is interest. However the lender reserves the right to bid less than the total debt in order to preserve a possible deficiency.

Very truly yours,

I. DYKE TATUM

Received by: J Vaughn

Date Received: 04-11-97

Enclosures

HAND DELIVERED

4-11-97 RPP

EXHIBIT D

Internal Revenue Service

District
Director

APR 21 REC'D

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]-3440
Date:
April 17, 1997

Tatum & Jones
I. Dyke Tatum
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

Re: Notice of Nonjudicial Sale

BOOK 10447 PG 949

Taxpayer: Todd E. & Anita M. Keeling
Property: 513 Rural Hill Road, Antioch, TN, 37013

Dear Mr. Tatum:

This is to acknowledge receipt of your correspondence dated 04-08-97, 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.

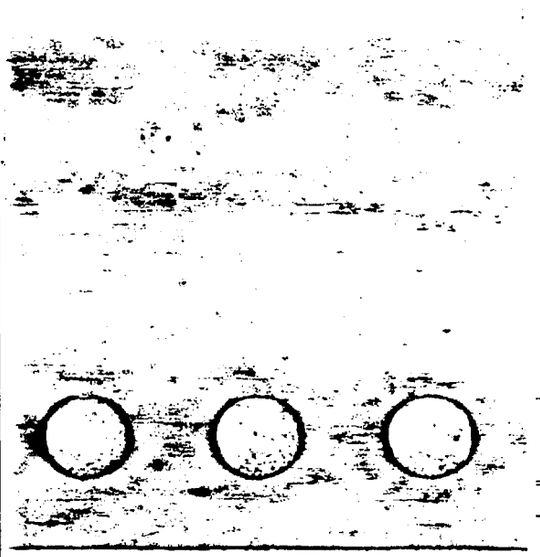
We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to us. If the sale is cancelled, please provide a brief explanation as to the reason.

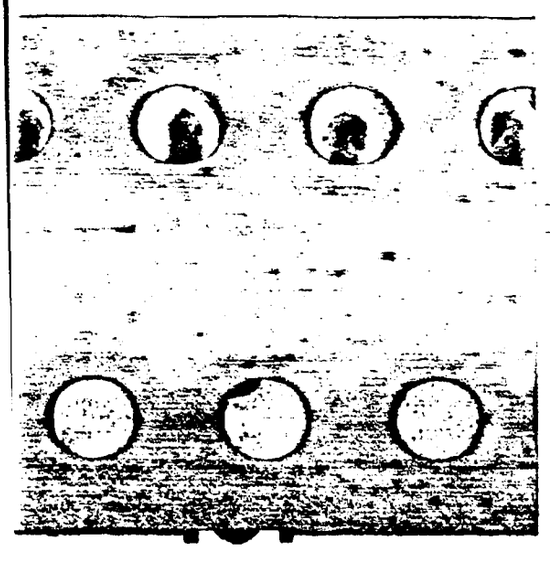
Thank you for your cooperation.

Sincerely,

Pat Bisson
Chief, Advisory Section

Enclosure





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

RECEIVED OF _____

FOR _____

BOOK 10447 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 78073.69
CON TX 288.88
PRFEE 1.00
WDEED 24.00
TOTAL 313.88
CHECK 313.88

05/08/97 01 11:21 0001 B856

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0302946
IDENTIF. ↑ REFERENCE

97 MAY -8 AM 11:19
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1148911