75-9-62 C4P 33176

BOOK 10450 PG 114

Tennessee

Arville Noe
Ocwen #2523652
Conventional

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 30, 1985, and recorded in Book 6761, Page 769 in the Register's Office of Davidson County, Tennessee, Glenda Winchester Neider and husband, Gerald Lee Neider, conveyed to Wayne R. Tate, Trustee(s), 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 10364, Page 836 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on May 6, 1997, at the main south door of the Courthouse 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 Ocwen Federal Bank, FSB, a corporation whose address is 1675 Palm Beach Lakes, 5-A, West Palm Beach, Florida 33401 being the highest and best bidder, became the purchaser of said property at and for the sum of Sixty-Eight Thousand Six Hundred Five and 00/100 Dollars; 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 Ocwen Federal Bank, FSB of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Ocwen Federal Bank, FSB its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 111 on the Plan of Hermitage Hills, Section 1, of record in Book 2900, Page 48 Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

The grantors received title to the above referenced real estate by Deed of Trust of record in Book 10331, Page 813, Register's Office of Davidson County, Tennessee.

0303514
IDENTIF. + REFERENCE

97 MAY 12 AM 8:18
DAVIDSON COUNTY, TN.

Subject to any unpaid taxes. BOOK 10450 PG 115

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Ocwen Federal Bank, FSB, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	67,848.00
	$68,605.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on May 6, 1997 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On May 6, 1997 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 day and year above written.

NOTARY PUBLIC

My Commission Expires: My Commission Expires Feb 23, 1999

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
3935 Plantation Drive,
Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

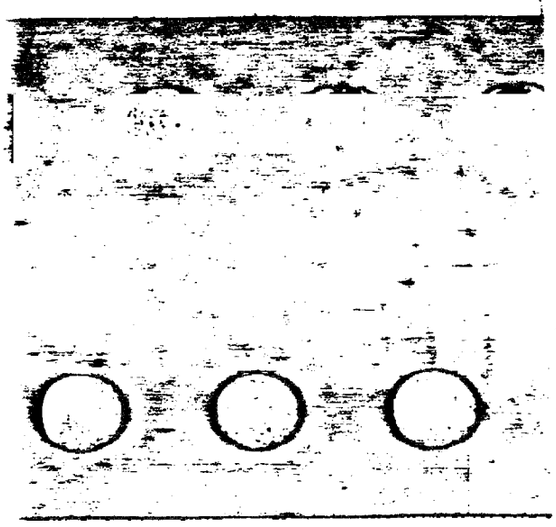
Ocwen Federal Bank, FSB
1675 Palm Beach Lakes, 5-A
West Palm Beach, FL 33401

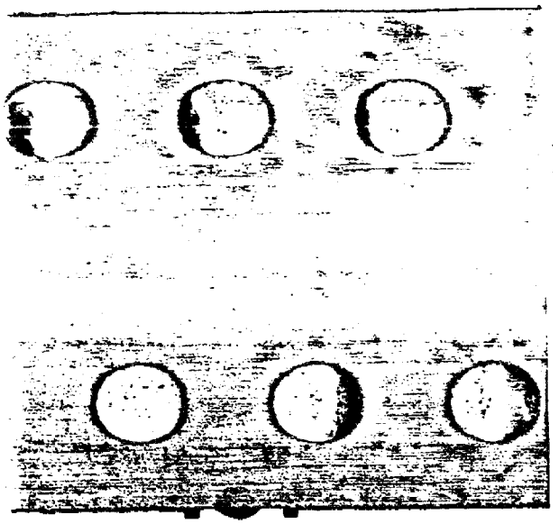
Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE
COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 68,605.00
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th DAY OF May 1997
Notary Public My Commission Expires Feb 23, 1999
MY COMMISSION EXPIRES

9524 05/12 0101 03CHECK 262-84





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

RECEIVED OF _____

FOR _____

BOOK 10450 PG 116

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 68605.00
CON TX 253.84
PRFEE 1.00
MISC 8.00
TOTAL 262.84
CHECK 262.84

05/12/97 01 08:23 0001 9724

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0303514
IDENTIF. # REFERENCE

97 MAY 12 AM 8:19

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1149569