BOOK 10453 PG 105

BOX 38 TAB

This Instrument Prepared By:
P. Michael Richardson, Esq.
Trabue, Sturdivant & DeWitt
511 Union Street
25th Floor, Nashville City Center
Nashville, Tennessee 37219

Send Tax Bills to New Owner(s):
First Federal Savings and Loan
Association of Rochester
Sibley Tower Building
25 Franklin Street
Rochester, NY 14604-1007

Map and Parcel
Map 050-3B
Parcel 12

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default having been made in the payment of the debt and obligations, terms and conditions, provided for in that certain Deed of Trust, dated July 27, 1990, to Vaden Lackey, Jr., Trustee, executed by David H. Hill, unmarried, as same appears of record in Book 8163, page 56, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed Vaden Lackey, Jr. as Trustee under said Deed of Trust and has nominated and appointed Tracey A. Brooks as Substitute Trustee, pursuant to the terms of said Deed of Trust, which appointment of Substitute Trustee is of record in Book 9839, page 152, Register's Office for Davidson County, Tennessee; and

WHEREAS, the said Tracey A. Brooks, Substitute Trustee, is thereby vested with title to the property described in said Deed of Trust for all purposes therein contained, and she is clothed with all the powers, duties and obligations therein conferred upon the named Trustee; and

WHEREAS, the entire indebtedness secured by the above referenced instrument has matured and is past due and unpaid, the owner thereof requested the undersigned to advertise and sell the security according to the terms of said instrument; and

WHEREAS, in accordance with said request, the said real estate was advertised for sale in The Nashville Record, a newspaper published in Davidson County, Tennessee, the first insertion appearing on April 17, 1997, and subsequent insertions appearing on April 24, 1997 and May 1, 1997, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on May 12, 1997, at 11:00 o'clock a.m., being the time and at the front door of the Courthouse, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisements, Tracey A. Brooks, Substitute Trustee, offered said real estate for sale in accordance with all the terms and requirements in the above referenced instrument, and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to First Federal Savings and Loan Association of Rochester, at and for the sum of Seventy-Seven Thousand, One Hundred Forty and 16/100 ($77,140.16) Dollars, which was the highest and best bid in connection therewith; 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 sale, the balance being applied upon said indebtedness for which the property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by First Federal Savings and Loan Association of Rochester, of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Tracey A. Brooks, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said First Federal Savings and Loan Association of Rochester, its successors and assigns, in fee simple forever, the property above-mentioned and now further described as being in the County of Davidson, and State of Tennessee, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 12 on the Plan of Mulberry D.O.W.N.S., Phase 1-A, a Planned Unit Development, of record in Plat Book 6900, page 940, amended in Plat Book 7900, Pages 84 through 88, Register's Office for Davidson County, Tennessee.

SAID Lot No. 12 fronts 40.00 feet on the easterly side of Mulberry Way and runs back 100.00 feet on the southerly lot line and 100.00 feet on the northerly lot line to a line in rear which measures 40.00 feet thereon.

BEING the same property conveyed to David H. Hill, Unmarried, by deed from Phillips Builders, Inc. of record in Book 8163, page 53, Register's Office for Davidson County, Tennessee.

This is improved property known as 1022 Mulberry Way, Nashville, Tennessee 37207.

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 First Federal Savings and Loan Association of Rochester, its successors and assigns, in fee simple forever. The said Tracey A. Brooks, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but no further or otherwise.

IN WITNESS WHEREOF, Tracey A. Brooks, as Substitute Trustee, has executed this instrument on the 12th day of May, 1997.

Tracey A. Brooks

TRACEY A. BROOKS
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Tracey A. Brooks, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal, at office in Nashville, Tennessee, this 12th day of May, 1997.

NOTARY PUBLIC

My commission expires: 5-23-98

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, to the best of my knowledge and belief, for this transfer is $77,140.16.

Affiant

Sworn to and subscribed before me
this 12 day of May, 1997.

Notary Public

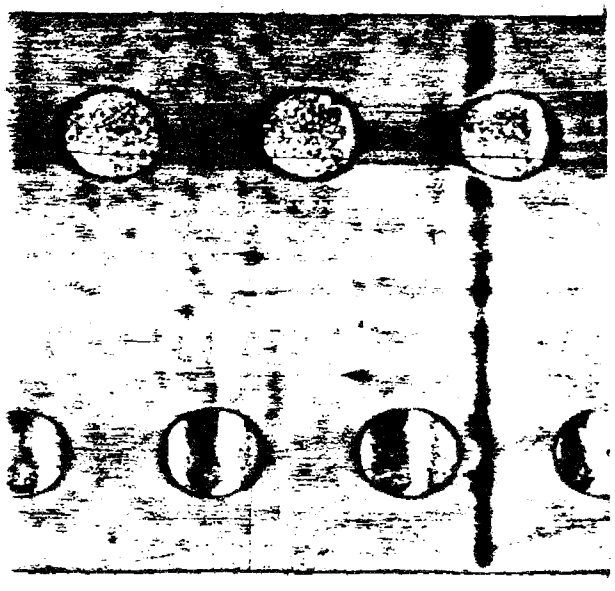
My commission expires: 5-23-98

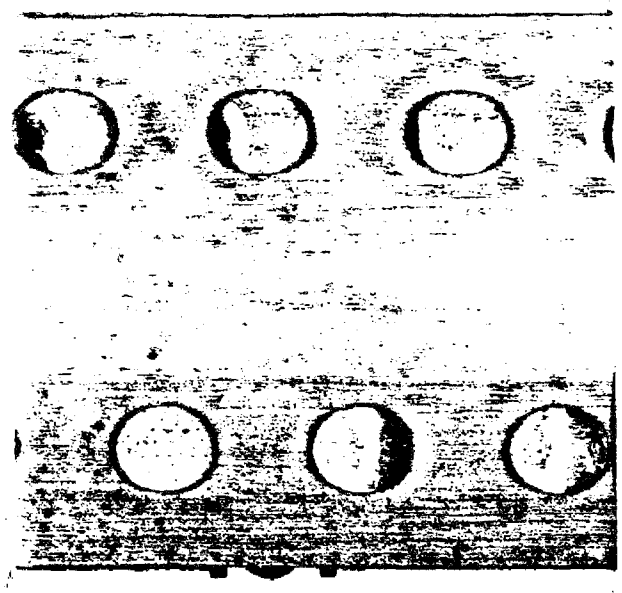
0680 05/13 0101 03CHECK 298.42

0304586
IDENTIFICATION REFERENCE

97 MAY 13 PM 3:58
REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

104737





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10453 PG 108

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 77140.15	
			CON TX 285.42	
			PRFEE 1.00	
			WDEED 12.00	
			TOTAL 298.42	
			CHECK 298.42	
05/13/97	01	16:01 0001 0680		

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03045586

IDENTIF. ↑ REFERENCE

97 MAY 13 PM 3:58

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1150711