Tennessee
Map # 141-15-D171

Mr. And Mrs. John Moreland
CHL #7488234

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 29, 1996, and recorded in Book 9970, Page 82 in the Register's Office of Davidson County, Tennessee, Laverne T. Moreland and John W. Moreland, husband and wife, conveyed to Leslie A. Dennis, 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 10607, Page 910 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 October 15, 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 Bank of New York, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of One Hundred Ninety-Six Thousand 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 Bank of New York 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 Bank of New York, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 171 on the Plan of Sheffield on the harpeth, Phase III_D, a planned unit development, as of record in Book 7900, pages 710 and 712, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Laverne T. Moreland obtained title to the above referenced real estate by Deed of record in Book 9970, Page 79, Register's Office of Davidson County, Tennessee.

97 OCT 21 PM 1:21
REGISTER
DAV. TN.
FELIX Z.
DAVIDSON

0362434
IDENTIF. & REFERENCE

3551 10/24 0101 03CHECK 734.2

Subject to any unpaid taxes.

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 Bank of New York, 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	195,243.00
	$196,000.00

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 October 15, 1997 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On October 15, 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

NOTARY PUBLIC AT LARGE COMM EXP 6-19-2001 SHELBY CO., TN

My Commission Expires: 6-19-2001

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
729 Vauxhall Drive
Nashville, Tennessee 37221

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Foreclosure Department
Countrywide Home Loans, Inc.
6400 Legacy Drive
Plano, TX 75024

Mortgagee: None Mail to:

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
$ 196,000.00

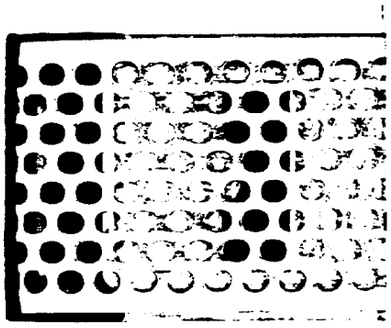
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF October 1997

Notary Public

MY COMMISSION EXPIRES 6-19-2001

NOTARY PUBLIC AT LARGE COMM EXP 6-19-2001 SHELBY CO., TN



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

RECEIVED OF _____

FOR _____

BOOK 10657 PG 706

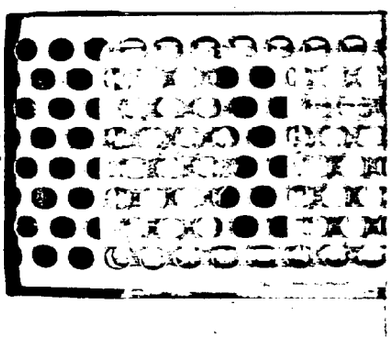
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
196000.00
CON TX 725.20
PRFEE 1.00
MISC 8.00
TOTAL 734.20
CHECK 734.20

10/24/97 01 13:26 0001 3551

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



036234
IDENTIFICATION REFERENCE

97 OCT 24 PM 1:24

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No.1212810