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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated the 29th day of September, 1995, and recorded in the Register's Office of Davidson County, Tennessee, under Book 9825, Page 201, Karen M. Snell, an unmarried woman, conveyed to D. M. Grisham 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, under Book 10599, Page 798, 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 28th day of October, 1997, at the Court House of Davidson County, Tennessee, at which time the undersigned announced that the sale would be continued to the 4th day of November, 1997 at 12:00 p.m.; 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 Nationsbanc Mortgage Corporation being the highest, best and last bidder, became the purchaser of said property at and for the sum of $97,419.91, 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 Nationsbanc Mortgage Corporation 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 Nationsbanc Mortgage Corporation, 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:

412 Huntington Ridge Drive, Nashville, Tennessee 37211

Being Lot No. 88, on the Plan of Huntington Ridge Townhouse, of record in Book 4675, Page 9, in the Register's Office of Davidson County, Tennessee.

This being the same property as conveyed to Karen M. Snell, an unmarried woman, by Warranty Deed of record at Book 9825, Page 198, 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 Nationsbanc Mortgage Corporation 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 4th day of November, 1997.

Randall J. Fishman
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF SHELBY)

On this 4th day of November, 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.

Andrea Petkowski
Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires:

MY COMMISSION EXPIRES JUNE 5, 2001

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 $97,419.91, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN to before me this 4th day of November, 1997.

Andrea Petkowski
Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires:

MY COMMISSION EXPIRES JUNE 5, 2001

Property Address: 412 Huntington Ridge Drive, Nashville, TN 37211

Name and Address of Property Owner and Mail Tax Notices to: Nationsbanc Mortgage Corp., PO Box 35140, Louisville, KY 40232

Tax I.D.#: Map 161-11-0-A-088.00 **File No.:** RJF 9708-0606

4427 11/26 0101 03CHECK 3.50

97 NOV 26 AM 11:23

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION/REFERENCE

013958

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10698 PG 379

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 97419.91
CON TX 360.45
PRFEE 1.00
WDEED 8.00
TOTAL 369.45
CHECK 369.45

11/26/97 01 11:25 0001 4427

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0373958
IDENTIFICATION REFERENCE

97 NOV 26 AM 11:23

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1225271