SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of the 29th day of March, 1995, Jesse Lee Simmons and spouse, Dorothy J. Simmons, executed a certain Deed of Trust to Donna E. Amonette, Trustee, for the purpose of securing the debt and obligations therein described, which Deed of Trust in recorded in Book 9631, page 36 Register's Office for Davidson County, Tennessee; and

WHEREAS TMS Mortgage, Inc. d/b/a The Money Store/Tennessee was the holder/owner and/or authorized agent of the owner of the debt secured by said Deed of Trust having for reasons satisfactory to itself under the provisions of said Trust Deed, by instrument recorded in said Register's Office in Book 10588, page 34, has instructed to be named and appointed the undersigned as Substitute Trustee in the place and stead of the said Donna E. Amonette; and

WHEREAS default was made in the payment of the debt and the obligation secured by said Deed of Trust and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Deed of Trust in compliance with provisions thereof; and

WHEREAS the undersigned, as Substitute Trustee, did in compliance with the provisions of said Deed of Trust, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, in the issues of October 9, 1997, October 16, 1997, and October 23, 1997 of said newspapers, said sale having been advertised for Thursday, November 6, 1997 at 10:00 A.M., at the front door of the Courthouse, Nashville, Davidson County Tennessee, at which time the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was made by TMS Mortgage Inc. d/b/a The Money Store/Tennessee to wit: a bid for SEVENTY FOUR THOUSAND SIX HUNDRED EIGHTY TWO AND 05/100 ($74,682.05) for said property, which bid was accepted by the undersigned as Substitute Trustee;

NOW THEREFORE, for consideration named and for and in consideration of the compliance with the terms of said bid, the undersigned, Mark A. Ellmore, Jr., as Substitute Trustee has bargained and sold, and does by these presents bargain, sell, and convey unto the said TMS Mortgage Inc. d/b/a The Money Store/Tennessee, the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

> A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:
>
> Being Lot No. 29 on the Plan of Tusculum Gadens, of record in Book 4660, page 35, Register's Office for Davidson County, Tennessee, to which reference is made for a more detailed description.
>
> Being the same property conveyed to Jesse Lee Simmons and wife, Dorothy J. Simmons by deed from Gary Alan Morris and wife, Rebecca Morris dated June 6, 1977, recorded June 7, 1977, in Book 5155, page 935, of the Register's Office for Davidson County, Tennessee.
>
> This improved property is known as 283 Delvin Drive, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD, unto TMS Mortgage Inc., d/b/a The Money Store/Tennessee, its successors and/or assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants same only against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described Deed of Trust, but not further or otherwise.

This sale is made subject to any and all outstanding and unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 7th day of November, 1997, before me a Notary Public in and for said County and State, duly commissioned and qualified, personally appeared Mark A. Ellmore, Jr., Substitute Trustee, to me known to be the person described herein and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed for the purpose therein.

WITNESS my hand and official seal this 7th day of November, 1997 at Nashville, Tennessee.

5/23/98
My commission expires:

Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

ACKNOWLEDGEMENT

I, or we, hereby swear or affirm, that to the best of Affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $74,682.05, which amount is equal to or greater than the amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

4713 11/26 0101 03CHECK 285.33

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said County and State, duly commissioned and qualified, appeared Mark A. Ellmore, Jr., to me known to be the person described herein and who executed the foregoing acknowledgements for the purposes therein contained.

WITNESS MY HAND and official seal this 7th day of November, 1997.

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

5/23/98
My Commission Expires:

Notary Public

Address of New Owner	Property Address	Map/Parcel
TMS Mortgage Inc. P.O. Box 160908 Sacramento, CA 95816	283 Delvin Drive Antioch, TN 37013	162-5-277

This Instrument was prepared by Mark A. Ellmore, Attorney at Law, 388 Harding Place, Suite C, Nashville, Tennessee 37211

03714232
IDENTIFICATION REFERENCE
97 NOV 26 PM 3:44
FELIX Z. REGISTER
DAVIDSON COUNTY, TN.

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

RECEIVED OF _____

FOR _____

BOOK 10699 PG 613

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 74682.05
CON TX 276.33
PRFEE 1.00
WDEED 8.00
TOTAL [illegible]
CHECK 285.33

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/26/97 01 15:47 0001 4713

97 NOV 26 PM 3:44
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

03742 32
IDENTIFICATION REFERENCE

No.1225557