THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124-1155

BOOK 10706 PG 947

TENNESSEE FHA

NAME: Tamra Mercer
S&K#: 97-1208
LOAN#: 544018-2
FHA#: 483-2319075-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 19, 1996, recorded in Book 9925, Page 470, Register's Office of Davidson County, Tennessee, Kenneth W.Mercer and Tamra Mercer, his wife, conveyed to Charles A. Neale and R. Grattan Brown, Jr., Trustee, 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 10639, Page 596, Register's Office of Davidson County, Tennessee; 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 sale Deed of Trust by which advertisement the sale was appointed to be held on **NOVEMBER 26, 1997**, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.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 time the said property was struck off and sold to Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation, whose address is 7022 A.C. Skinner Parkway, Suite 200, Jacksonville, Florida 32256, at and for the sum of $95,049.84, that being the highest and best bid offered; 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 Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in 2nd, formerly 3rd Civil District, Davidson County, Tennessee, to wit:

Being Lot 9, Section Two, on the Plan of Addition to Jamestown Estates as recorded in Book 8250, Page 371, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

This legal description is identical with that in Deed recorded in Book 9925, Page 470, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 9925, Page 470, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9925, Page 467 and the last quit claim deed of record is Quit Claim Deed, recorded in Book 10522, Page 71, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation, its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 26th day of November, 1997, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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 Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office on the date written above.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-98 SHELBY COUNTY, TN.

Christine K. Thomas
Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $95,049.84 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 on the date written above.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-98 SHELBY COUNTY, TN.

Christine K. Thomas
Notary Public

BOOK 10706 PG 949

PROPERTY ADDRESS: 3316 Hamilton Church Road, Antioch, Tennessee 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Homeside Lending, Inc. F/K/A BancBoston Mortgage Corporation
7022 A.C. Skinner Parkway, Suite 200
Jacksonville, Florida 32256

S & K # 97-1208
Map & Parcel - 150 14 89

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124-1155

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS OFFICE IS A DEBT COLLECTOR.

6711 12/03 0101 03[illegible] 3[illegible].69

03761 19

IDENTIFICATION/REFERENCE

97 DEC -3 PM 1:50

[illegible]
DAVIDSON COUNTY, TN.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10706 PG 950

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

CHNT 95049.04
CON TX 351.60
PRFEE 1.00
WDEED 12.00
TOTAL 364.60
CHECK 364.60
12/03/97 01 10:51 0001 0711

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03761119
IDENTIFICATION REFERENCE

97 DEC -3 PM 1:50

FELIX Z. WILSON, REGISTER
DAVIDSON CO., TN.

No. 1227535