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

BOOK 10720 PG 983

TENNESSEE FHA

NAME: Wanda Elkins
S&K#: 97-1303
LOAN#: 099126-4
FHA#: 483-1380152-703

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated August 25, 1987, recorded in Book 7339, Page 564, Register's Office of Davidson County, Tennessee, , conveyed to J.R. Cannon, 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 10634, Page 309, 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 **DECEMBER 10, 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 $85,303.93, 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 Hermitage, County of Davidson, State of Tennessee, to-wit:

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

Being Lot No. 257 on the Final P.U.D. Plan of Jackson's Retreat, Phase V-B, Revised, of record in Book 6250, Page 905, Register's Office for Davidson County, Tennessee.

Said Lot No.257 fronts 69.72 feet on the northeasterly margin of Robards Way and extend back 130 feet on the northwesterly line and 141.03 feet on the southeasterly line to a deed line in the rear measuring 65.77 feet thereon.

This legal description is identical with that in Deed recorded in Book 7339, Page 564, 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 7339, Page 564, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8669, Page 286, 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 10th day of December, 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 12-21-99
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 $85,303.93 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 12-21-99
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

PROPERTY ADDRESS: 1609 Robards Way, Hermitage, Tennessee 37076

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 # 97-1303
Map & Parcel - 86 7 189

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.**

0380094

IDENTIFICATION/REFERENCE

97 DEC 15 PM 2:15

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

1137 12/15 0101 03CHECK 328.62

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

RECEIVED OF _____

FOR _____

BOOK 10720 PG 986

| | | |
|---|---|---|
| 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 85303.93
CON TX 315.62
PRFEE 1.00
WDEED 12.00
TOTAL 328.62
CHECK 328.62

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

12/15/97 01 14:19 0001 1137

0380094
IDENTIF. REFERENCE

97 DEC 15 PM 2:16
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1231897