This Instrument Prepared By:

BOOK 10755 PG 895

Bruce N. Oldham
Oldham & Dunning, LLC
109 Public Square
Gallatin, Tennessee 37066

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated the 28th day of March, 1996, recorded in Book 10006, Page 206, Register's Office of Davidson County, Tennessee, LISA IRISH JOYCE, unmarried, conveyed to Edmund W. Archer, 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, 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 Thursday, January 8, 1998, 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 GLORIA LYNNE NIXON (hereinafter referred to as "Grantee") whose address is 7203 County Road 121, Rosharon, Texas 77583 at and for the sum of $8,773.11, that being the highest and best bid offered; and,

WHEREAS, the purchaser 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 he premises and the payment by Grantee, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, having been appointed Substitute Trustee of record in Book 10748, Page 349, Register's Office of Davison County, Tennessee, does hereby grant, bargain, sell and convey to the said Grantee his/its heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 245 on the Plan of Section Three Towns Village of the Country, as of record in Plat Book 5200, Page 268 and 269, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Lisa Irish Joyce, by deed from Gloria Lynn Nixon, of record in Book 10006, Page 203, Register's Office for Davidson County, Tennessee.

This is property with a common address of 109 Stone Bridge Court, Antioch, TN 37013.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: 1) Property taxes for the current year and prior years, if any; 2) The Plan of Record in Book 5200, Pages 268 and 269, said Register's office and all matters therein; 3) Restrictive Covenants of record in Book 5635, Page 545, said Register's office; 4) Deed of Trust executed by Anthony J. Schmidt and Paula D. Dempster, both unmarried to Mr. Arnold M. Weiss, Trustee of record in Book 8002, Page 621, dated December 4, 1989 and secured to Sears Mortgage Corporation.

Subject to any unpaid taxes, easements, restrictions and State and Federal tax liens.

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 to Grantee his/its heirs, successors and assigns, in fee simple forever, to whom the said BRUCE N. OLDHAM, 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 BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, has hereunto set his hand and seal on Thursday, January 8, 1998.

BRUCE N. OLDHAM
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF Sumner

On Thursday, January 8, 1998, before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared the within named bargainor, BRUCE N. OLDHAM, as Substitute Trustee, with whom I am personally acquainted and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and Notarial Seal at office the day and year above written.

Cynthia J. Gross
NOTARY PUBLIC

My Commission Expires: 2-14-2000

STATE OF TENNESSEE
COUNTY OF Sumner

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, that the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 8,773.11, 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 the 8th day of January, 1998.

Cynthia J. Gross
NOTARY PUBLIC

My Commission Expires: 2-14-2000

1489 01/13 0101 03CHECK 41.46

PROPERTY ADDRESS: 109 Stone Bridge Court, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Gloria Lynne Nixon
7203 County Road 121
Rosharon, TX 77583

MAIL ENV.

Map 150-06, Parcel 123.00

98 JAN 13 AM 9:23
REGISTER
DAVIDSON COUNTY, TN.

0389615
IDENTIFICATION REFERENCE

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

RECEIVED OF _____

FOR _____

BOOK 10755 PG 897

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	8773.11
CON TX	32.46
PRFEE	1.00
WDEED	8.00
TOTAL	41.46
CHECK	41.46

01/13/98 01 09:27 0001 1489

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0389615
IDENTIF. & REFERENCE

98 JAN 13 AM 9:23

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

No. 1242141