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

BOOK 10760 PG 551

NAME: Eric Scott Chastain and Diane S. Chastain
S&K#: 97-1670
LOAN#: 0000303362

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 28, 1993, recorded in Book 8969, Page 813, Register's Office of Davidson County, Tennessee, Eric Scott Chastain and Diane S. Chastain, Husband and Wife, conveyed to Carol Conatser, 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 10717, Page 853, in the 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 **JANUARY 14, 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 Monica Miller, married and Chris Thoeny, single, whose address is 169 Lelawood Circle, Nashville, TN 37209, at and for the sum of $101,915.84, 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 the premises and the payment by Monica Miller, married and Chris Thoeny, single, 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 Monica Miller, married and Chris Thoeny, single, their successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in 11th Civil District, Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 12 on the Plan of Heritage Village, Section Two, as of record in Book 4460, Page 160, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Beginning at a point in the westerly margin of Heritage Drive, at the common front corner of Lots 11 and 12; thence with the line between said two lots, westerly 205.52 feet to a point, said point being the common rear corner of Lots 11 and 12; thence with the line between said lots, northerly 121.20 feet to a point in the southerly margin of Williams Avenue; thence with the margin of the same, easterly 170.00 feet to a point at the beginning of a curve to the right having a radius of 25.00 feet; thence around said

curve, 39.27 feet to a point in the westerly margin of Heritage Drive; thence with the margin of the same, southerly 86.53 feet to the point of beginning.

This legal description is identical with that in Deed recorded in Book 8969, Page 813, 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 8969, Page 813, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8338, Page 787, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements, State and Federal tax liens 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 Monica Miller, married and Chris Thoeny, their successors and assigns, in fee simple forever.

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

BOOK 10760 PG 552

On the 14th day of January 1997, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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 the day and year 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 $101,915.84, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Monica Miller
Affiant - Monica Miller

Affiant - Chris Thoeny

3003 01/20 0101 CHECK 390.00

Subscribed and sworn to before me on the ~~date written above.~~ 20th January, 1998.

B. Edwards - Dep. Reg.
~~Notary Public~~

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PROPERTY ADDRESS: 643 Heritage Drive, Madison, TN 37115

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Monica Miller and Chris Thoeny
169 Lelawood Circle
Nashville, TN 37209

S & K #:97-1670
Map & Parcel - 42 7 117

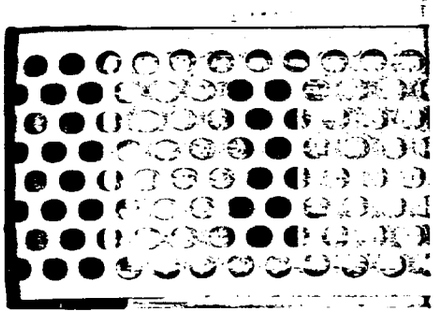
PICK-UP

98 JAN 20 AM 8:17

REGISTER
DAVIDSON COUNTY, TN.

0391015

IDENTIFICATION REFERENCE



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

RECEIVED OF _____

FOR _____

BOOK 10760 PG 554

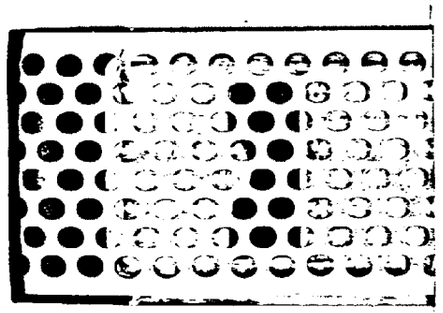
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
101915.84
CON TX 377.09
PRFEE 1.00
MISC 12.00
TOTAL 390.09
~~RECEIVED~~ 390.09

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01/20/98 01 08:15 0001 3003



0391015
IDENTIF. # REFERENCE

98 JAN 20 AM 8:17
REGISTER
DAVIDSON COUNTY, TN.

No. 1243630