This Instrument Prepared by:
Robert M. Wilson, Jr.
WILSON, McCALLA, RAYMER, BARRETT & FRAPPIER, P.L.L.C.
17 West Pontotoc
Memphis, Tennessee 38103
(901) 578-8878

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 30, 1990 and recorded on December 4, 1990 at Book 8248, Page 601 in the Register's Office of DAVIDSON County, Tennessee, Sandra R. Wiggins conveyed to Stephen R. Josleyn, as Trustee for Tennessee Housing Development Agency, 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 has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on December 12, 1997 at Book 10719, Page 295 in the Register's Office of DAVIDSON County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has 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 notice was given that the sale was to be held on January 9, 1998 at the DAVIDSON County Courthouse in Nashville, Tennessee; 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 EMC MORTGAGE CORPORATION, at and for the sum of $56,856.27, 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 Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by EMC MORTGAGE CORPORATION of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said EMC MORTGAGE CORPORATION, its successors and assigns, the property above mentioned and now further described as being in DAVIDSON County, Tennessee, to wit:

98 JAN 20 PM 3:23

0139599

3631 01/20 0101 03DEED

Being Lot No. 227 on the Plan of Revised Phase Two, Heritage Square, as of record in Plat Book 5200, page 378, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Commonly known as: 816 Heritage Circle, Madison, TN 37115

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto EMC MORTGAGE CORPORATION, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 13 day of Jan, 1998.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 13 day of Jan, 1998, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: 09-24-06

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $56,856.27, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 13 day of Jan, 1998, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: 09-24-06

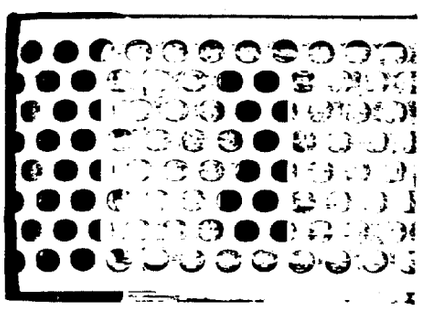
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
EMC MORTGAGE CORPORATION
222 West Las Colinas Boulevard
Irving, TX 75014-1358

OFFICIAL SEAL
MATTHEW D MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

Parcel No. 42/07/O/A/65.00/co

WMRB&F No. 702-7022
Loan No. 146854-5
FHA No. 483-1719680-748

DSTDeedforPMI_ASmith_980109_1525



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

RECEIVED OF _____

FOR _____

BOOK 10762 PG 340

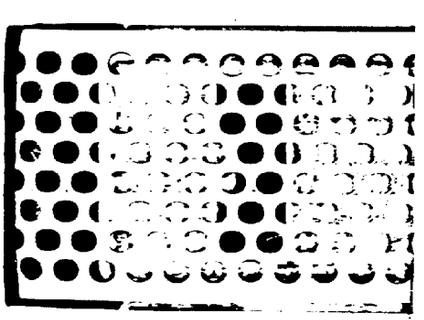
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	56856.27
CON TX	210.37
PRFEE	1.00
WDEED	12.00
TOTAL	223.37
CHECK	223.37

01/20/98 01 15:25 0001 3631

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0391599
IDENTIFICATION REFERENCE

98 JAN 20 PM 3:23

REGISTER
DAVIDSON COUNTY, TN.

No.1244256