Tennessee
Map #59-11-273.00

Clifford Abernathy
Ocwen #2780443

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 11, 1988, and recorded in Book 7628, Page 493 in the Register's Office of Davidson County, Tennessee, Clifford L. Abernathy and Linda F. Groves, both unmarried, conveyed to TFM, Inc., Trustee(s), 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 10675, Page 516 in the Register's Office of said County; 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 January 7, 1998, at the Main (South) Door of the Courthouse of Davidson County, 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 sale Ocwen Federal Bank, FSB, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Sixty-six Thousand Five Hundred Thirty-Three and 62/100 Dollars; 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 Ocwen Federal Bank, FSB of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Ocwen Federal Bank, FSB, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee Being lot No. 13 as shown on the Plat of Paige Villa, Of record in Book 6250, Page 557, Registers Office for Davidson County, Tennessee, to which palt reference is hereby made for a more complete description od said lots.

Clifford A. Abernathy and Linda F. Groves obtained title to the above referenced real estate by Deed of record in Book 7628, Page 489, Register's Office of Davidson County, Tennessee.

0393317
IDENTIF. & REFERENCE

98 JAN 26 AM 11:07
DAVIDSON COUNTY, TN.

5514 01/26 0101 03CHECK 255.18

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Ocwen Federal Bank, FSB, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	65,776.62
	$66,533.62

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on January 7, 1998 hereunto set his hand and seal.

Arnold M. Weiss, Substitute Trustee

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 7, 1998 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 above written.

Alita G. Sawyer

NOTARY PUBLIC

My Commission Expires: 6-19-2001

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
724 Paige Circle,
Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Ocwen Federal Bank, FSB
1675 Palm Beach Lakes Blvd. #411
West Palm Beach, FL 33401

Mortgagee: None

Mail to

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE
COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 66,533.62

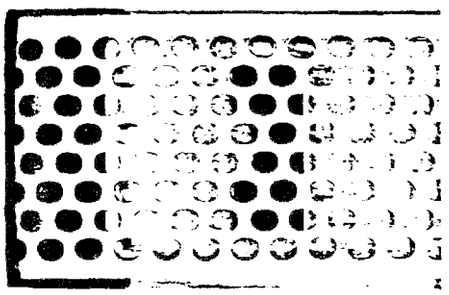
Arnold M. Weiss
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7th DAY OF January 1998

Alita G. Sawyer
Notary Public

MY COMMISSION EXPIRES 6-19-2001

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



RECEIVED OF _____

FOR _____

BOOK 10768 PG 47

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

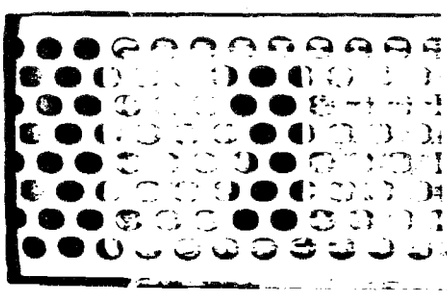
CAMT	66533.00
CON TX	246.18
PRFEE	1.00
WDEED	8.00
ERR	CO
WDEED	8.00-
MISC	8.00
TOTAL	255.18
CHECK	255.18

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 01/26/98 11:11:0001 5514

0393317
IDENTIF. & REFERENCE

98 JAN 26 AM 11:07

FELIX Z. WILSON, REGISTER
DAVIDSON CO. TN.



No. 1246116