Box 38
JPS

This Instrument Prepared By:
P. Michael Richardson, Attorney
2500 Nashville City Center
511 Union Street
Nashville, TN 37219

Send Tax Bills to New Owner(s):
Mr. and Mrs. Fred Stutz
3777 Canterbury Court
Newburgh, IN 47630

BOOK 10790 PG 156

Map and Parcel:
150-11-92.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default having been made in the payment of the debt and obligations, terms and conditions, provided for in that certain Deed of Trust, dated July 30, 1996, to Gary B. Fisher, Trustee, executed by David Watson and wife, Lori Watson, as same appears of record in Book 10141, page 461, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed Gary B. Fisher, as Trustee under said Deed of Trust and has nominated and appointed P. Michael Richardson as Substitute Trustee, pursuant to the terms of said Deed of Trust, which appointment of Substitute Trustee is of record in Book 10753, page 269, Register's Office for Davidson County, Tennessee, and the said P. Michael Richardson, Substitute Trustee, is thereby vested with title to the property described in said Deed of Trust for all purposes therein contained, and he is clothed with all the powers, duties and obligations therein conferred upon the named Trustee; and

WHEREAS, the entire indebtedness secured by the above referenced instrument has matured and is past due and unpaid, the owner thereof requested the undersigned to advertise and sell the security according to the terms of said instrument; and

WHEREAS, in accordance with said request, the said real estate was advertised for sale in The Nashville Record, a newspaper published in Davidson County, Tennessee, the first insertion appearing on January 15, 1998, and subsequent insertions appearing on January 22, 1998, and January 29, 1998, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on February 10, 1998, at 11:00 o'clock A.M., being the time and at the front door of the Courthouse in Nashville, Davidson County, Tennessee, being the place mentioned in said advertisements, the undersigned offered said real estate for sale in accordance with all the terms and requirements in the above referenced instrument, and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to FRED STUTZ AND WIFE, TRACY STUTZ at and for the sum of Fifteen Thousand Eight Hundred Ninety Five and 09/100 ($15,895.09) Dollars, which was the highest and best bid in connection therewith; 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 sale, the balance being applied upon said indebtedness for which the property was sold; and

NOW, THEREFORE, in consideration of the premises and the payment of One Dollar ($1.00) cash in hand paid, receipt of which is hereby acknowledged, the undersigned, P. Michael Richardson, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said FRED STUTZ AND WIFE, TRACY STUTZ, their heirs and assigns, in fee simple forever, the property above-mentioned and now further described as being in the County of Davidson, and State of Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 145 on the Plan of Towne Village of the Country, Section 2 as of record in Plat Book 5200, page 176 and 177, Register's Office for said County to which reference is made for a more complete description.
>
> Being the same property conveyed to David Watson and wife, Lori Watson by deed of record in Book 10141, page 458, Register's Office for Davidson County, Tennessee.

This is improved property known as 3160 Towne Village Road, Antioch, Tennessee, 37013.

THIS PROPERTY WAS SOLD SUBJECT TO A FIRST MORTGAGE DEED OF TRUST OF RECORD IN BOOK 7265, PAGE 213, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

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 FRED STUTZ AND WIFE, TRACY STUTZ, their heirs and assigns, in fee simple forever, to whom the said P. Michael Richardson, 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 no further or otherwise.

IN WITNESS WHEREOF, P. Michael Richardson, as Substitute Trustee, has executed this instrument on the 10th day of February, 1998.

P. MICHAEL RICHARDSON
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared P. Michael Richardson, Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal, at office in Nashville, Tennessee, this 10th day of February, 1998.

Notary Public

JEAN SWEANER NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires:

5-23-98

BOOK 10790 PG 158

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, to the best of my knowledge and belief, for this transfer is $88,264.03.

Affiant

Sworn to and subscribed before me,
this 10th day of February, 1998.

Notary Public

My Commission Expires:
5-23-98

0399457
IDENTIFICATION REFERENCE

98 FEB 10 PM 4:25
FILED & RECORDED
REGISTER
DAVIDSON COUNTY, TN.

2040 02/10 0101 03CHECK 339.50

134174

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10790 PG 159

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	88264.03
CON TX	326.58
PRFEE	1.00
MISC	12.00
TOTAL	339.58
CHECK	339.58

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 02/10/98 0001 2040

0399457
IDENTIF. # REFERENCE

98 FEB 10 PM 4:25
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1252574