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

NAME: Deborah Frederica Mitchell
S&K#: 96-1950
LOAN#: 103147989

SUBSTITUTE TRUSTEE'S DEED BOOK 10825 PG 970

WHEREAS, by Deed of Trust dated September 30, 1993, recorded in Book 9100, Page 971 and re-recorded in Book 9110, Page 401, Register's Office of Davidson County, Tennessee, Deborah Frederica Mitchell, a single person, conveyed to Thomas Staten, Brenda Archbold, Wallace Tidwell, or Fred Zweifel, 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 10395, Page 386, 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 **FEBRUARY 11, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, without recourse, except as provided in a Loan Sale Agreement dated February 1, 1994, whose address is c/o NationsBanc Mortgage Corporation, 101 E. Main Street, Louisville, KY 40202, at and for the sum of $60,000.00, that being the highest and best bid offered; 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, without recourse, except as provided in a Loan Sale Agreement dated February 1, 1994, 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, without recourse, except as provided in a Loan Sale Agreement dated February 1, 1994, 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:

Described property located in 13th Civil District, Davidson County, Tennessee to wit:

Being Lot No. 60 on the Plan of Creekwood North, as of record in Plat Book 4675, Page 16, said Register's Office for Davidson County, Tennessee to which plat reference is made for a more particular description.

This legal description is identical with that in Deed recorded in Book 9100, Page 971 and re-recorded in Book 9110, Page 401, Register's Office of Davidson County, Tennessee.

BOOK 10825 PG 971

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 9100, Page 971 and re-recorded in Book 9110, Page 401, Register's Office of Davidson County, Tennessee.

The last special warranty deed of record is Special Warranty Deed, recorded in Book 9100, Page 968, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements 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 Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, without recourse, except as provided in a Loan Sale Agreement dated February 1, 1994, its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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 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

On the 11th day of February, 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, Substitute Trustee, 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 11th day of February, 1998.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-98 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 $60,000.00, 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 on the 11th day of February, 1998.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-98 SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

BOOK 10825 PG 972

PROPERTY ADDRESS: 3857 Creekwood Circle, Nashville, Tennessee 37218

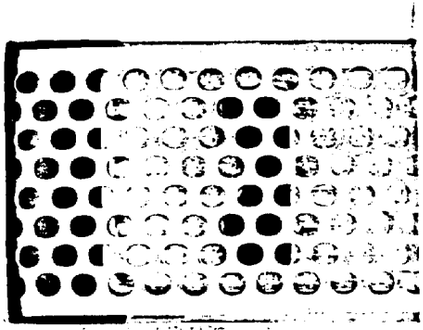
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bankers Trust Company of California, N.A., as Trustee for Vendee Mortgage Trust 1994-1, without recourse, except as provided in a Loan Sale Agreement dated February 1, 1994
c/o NationsBanc Mortgage Corporation
101 E. Main Street
Louisville, Kentucky 40202

S & K #:96-1950
Map & Parcel - 58 15 81

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS OFFICE IS A DEBT COLLECTOR.

0408635
IDENTIF. # REFERENCE
98 MAR -6 AM 8:41
[illegible] REGISTER
DAVIDSON COUNTY, TN.

1834 02/06 0101 03CHECK



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

RECEIVED OF _____

FOR _____

BOOK 10825 PG 973

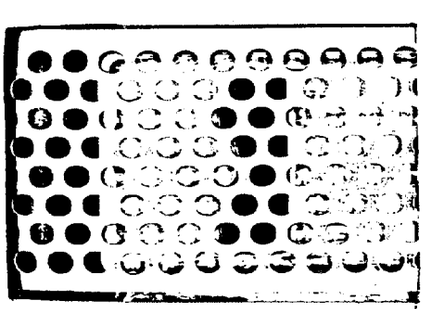
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 60000.00
CON TX 222.00
[illegible] 1.00
MISC 12.00
TOTAL 235.00
CHECK 235.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/06/98 01 08:39 0001 1234



0408635
IDENTIF. ← REFERENCE

98 MAR -6 AM 8:41

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 1262248