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

NAME: Vidya Garapati
S&K#: 97-1864
LOAN#: 0011694494

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 17, 1991, recorded in Book 8280, Page 905, Register's Office of Davidson County, Tennessee, Susan R. Garapati, a married person, conveyed to Alan L. Saturn, 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 10772, Page 767, 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 **MARCH 18, 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 Farmers & Merchants Bank, whose address is 322 Main Street, Clarksville, Tennessee 37040, at and for the sum of $230,000.00, 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 Farmers & Merchants Bank, 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 Farmers & Merchants Bank, 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 Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 9, on the Plan of Harpeth Trace Estates - Phase One, as of record in Book 5200, Pages 125, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed recorded in Book 8280, Page 905, 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 8280, Page 905, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10402, Page 876, 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 Farmers & Merchants Bank, its 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

On the 30th day of March 1998, 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 $230,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

David Vermuch
Affiant
3-30-98

Subscribed and sworn to before me on the date written above.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

NOTARY PUBLIC DAVIDSON COUNTY, TN.

Notary Public
MY COMM. EXPIRES - 1-27-2001

PROPERTY ADDRESS: 332 Harpeth Ridge Drive, Nashville, Tennessee 37221

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Farmers & Merchants Bank
322 Main Street
Clarksville, Tennessee 37040

S & K #:97-1864
Map & Parcel - 143 6A 9

Mail

2818 03/31 0101 03CHECK 8600.00

98 MAR 31 AM 9:16
PELIA A. HAMMOND REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE 04 18720

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

RECEIVED OF _____

FOR _____

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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	
	230000.00
CON TX	851.00
PRFEE	1.00
MISC	8.00
TOTAL	860.00
CHECK	860.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 001 2818

04 18720
IDENTIF. & REFERENCE
98 MAR 31 AM 9:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1273087