22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 162-C 561

NO MORTGAGE
New Owner - Send Tax Bills:
SOUTHTRUST MORTGAGE CORP.
P. O. BOX 532060
BIRMINGHAM, AL 35253-2060

BOOK 10915 PG 657

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the Sixth day of March, 1987, CHARLES W. BONE, was named Trustee in a Deed of Trust of even date executed by TERRI GILLESPIE PHILLIPS AND DONALD MARK PHILLIPS, WIFE &, HUSBAND, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $33,300.00, principal and interest at 9.000% per annum on the unpaid balance, said Deed of Trust being recorded in Book 7171, Page 906, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in Book 10835, Page 136, in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: April 9, 1998 / April 16, 1998 / April 23, 1998, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on Tuesday, May 5, 1998, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time SOUTHTRUST MORTGAGE CORPORATION, P. O. BOX 532060, BIRMINGHAM, AL, submitted the highest and best bid in the amount of $ 32,257.95 .

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to SOUTHTRUST MORTGAGE CORPORATION, its successors and assigns in fee simple, and in bar of all equities above mentioned,*the following described real property, to-wit: *and subject to any priority of a fixture lien of record in Book 8441, Page 98, Register's Office for Davidson County, Tennessee.
LAND SITUATED IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. B, LOCATED ON LOT NO. 37, PHASE I, ON THE PLAN OF CEDARWOOD CONDOMINIUMS OF RECORD IN PLAT BOOK 5200, PAGE 304, SAID REGISTER'S OFFICE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JEANNE LOISELE BY DEED FROM DONALD MARK PHILLIPS AND TERRI GILLESPIE PHILLIPS OF RECORD IN BOOK 8229, PAGE 122, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

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

THE LAND HEREIN ABOVE DESCRIBED IS CONVEYED SUBJECT TO THE RIGHTS OF THE STATE OF TENNESSEE TO REDEEM THE LAND AS PROVIDED

BOOK 10915 PG 658

FOR IN T.C.A. 67-1-1433(b)(1)

I, I. DYKE TATUM, Substitute Trustee, convey to SOUTHTRUST MORTGAGE CORPORATION, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, this Fifth day of May, 1998.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Fifth day of May, 1998.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 32,257.95.

Affiant

Subscribed and sworn to before me, this Fifth day of May, 1998.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

EXHIBT "A"

98-0130-SO (0035) TN22

Law Offices

TATUM & JONES

I. Dyke Tatum
J. Phillip Jones

Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

Tel (615) 321-5540
Fax (615) 321-5557

April 5, 1998

BOOK 6915 PG 659

STATE OF TENNESSEE
TAX ENFORCEMENT DIVISION
NASHVILLE, TN 37242

RE: State Tax Lien 90135002
ID # 3-000079223-001-0
JEANNE LOISELE
561 CEDAR DRIVE, NASHVILLE, TN, 37211

Dear SIR OR MADAME

This will notify the State of Tennessee that property affected by the State Tax Lien referred to above will be sold at public auction, to the highest bidder for cash, on May 5, 1998 at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE in DAVIDSON County, Tennessee. This property is more adequately described in attached Schedule A. Please find attached the following:

1. Copy of the Tax Lien
2. Copy of the Deed of Trust being foreclosed on
3. Copy of the Mortgage Title Policy
4. Copy of the Notice of Publication

The outstanding balance of the note secured by the mortgage to be foreclosed is $29,171.55. The holder of the mortgage will at the sale bid in the property at approximate $ 31,054.36, plus costs and fees of approximately $ 1,200.00. Approximately $ 1,794.05 of this figure is interest. However the lender reserves the right to bid less than the total debt in order to preserve a possible deficiency.

Very truly yours,

I. DYKE TATUM

Enclosures

HAND DELIVERED

Received by: Eddie White

Date Received: 4/8/98

Enclosures Received:

4-8-98 10:20 am

04333622
IDENTIFICATION REFERENCE
98 MAY -5 AM 11:48
FELIX ... REGISTER
DAVIDSON COUNTY, TN.

EXHIBT "B"

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

BOOK 10915 PG 660

April 14, 1998

Mr. I. Syke Tatum
Attorney At Law
Tatum & Jones
Suite 200 Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

2722 05/05 0101 03CHECK 136-35

RE: Foreclosure Sale of Property Owned by:
Jeanne Loisele
Account Number: 3-000079223-001-0

Dear Mr. Tatum:

This is in reference to your letter dated April 5, 1998 concerning a foreclosure sale of property owned by **Jeanne Loisele.**

Your letter does comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties, and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest due as of **August 31, 1995** is **$72,072.00.**

After the sale, please furnish me with an accounting of the sale (a closing statement), and I will release the State's tax lien on the property sold.

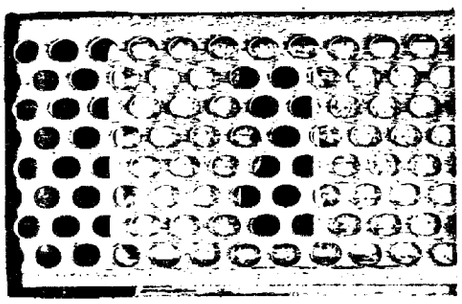
I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Wilbur E. Hooks, Assistant Director
Tax Enforcement Division

WEH:ew

c: Gary Dietz, Revenue Enforcement Supervisor, Nashville Region
Lynn York, Revenue Enforcement Supervisor, Nashville Region



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

RECEIVED OF _____

FOR _____

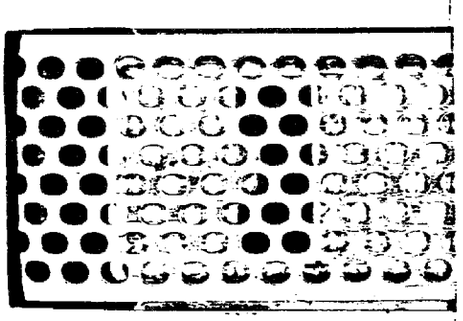
BOOK 10915 PG 661

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	32257.95
CON TX	119.35
PRFEE	1.00
WDEED	16.00
TOTAL	136.35
CHECK	136.35

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 05/05/98 01 11:52 0001 2722



0433622
IDENTIFICATION REFERENCE
98 MAY -5 AM 11:48
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1288783