This instrument was prepared by John M. Richardson, Jr., Attorney, 112 South Third Street, Clarksville, Tennessee 37040, 615-647-6703.

JOHN M. RICHARDSON, JR., TRUSTEE

TO: DEED OF FORECLOSURE

BOOK 11016 PAGE 111

CHASE MANHATTEN BANK USA, N.A.

THIS DEED OF REALTY, executed as of the 30 day of June, 1998, by **JOHN M. RICHARDSON, JR., TRUSTEE**, hereinafter called "Grantor", to **CHASE MANHATTEN BANK USA, N.A.**, hereinafter called "Grantee". Witnesseth:

That by deed of trust in Deed Book 9949, Page 756, in the Register's Office for Davidson County, Tennessee, Dollie Neal conveyed to Chase Financial Services fka Chemical Financial Credit Services Corporation, Trustee, and the entire indebtedness having been declared due and payable as provided in said deed of trust, and payment not having been made as demanded, and the undersigned, John M. Richardson, Jr., having been appointed as Substitute Trustee in the place and stead of James L. Fuqua, Trustee, said appointment being set forth in Trust Book 10840, Page 289, Register's Office for Davidson County, Tennessee.

That the holder of the obligation secured by the aforesaid deed of trust did declare that the same was in default and instructed the trustee to advertise and sell the realty subject thereto in accordance with the terms, conditions and provisions of the deed of trust and state law.

That pursuant to the instructions of the holder of the obligation, the Trustee did advertise by notice in the Nashville Record, a newspaper with general circulation in Davidson County, Tennessee, with publication notices on May 7, 1998, May 14, 1998 and May 21, 1998, that he would sell such realty on the 12 day of June, 1998 at 10:00 a.m. prevailing time at the front door of the Courthouse in Nashville, Davidson County, Tennessee. (See attached Exhibit "A"). On June 12, 1998 it was announced that said foreclosure sale would reconvene at 1:00 p.m. on June 19, 1998 at which time the property was sold.

That such sale was held at the time and place as designated in

said notice, and Grantee was the highest and best bidder, bidding the sum of $1000.00.That the purchaser being the holder of the indebtedness has complied with the terms of sale, obtaining and/or applying the consideration as required by law.

NOW, THEREFORE, John M. Richardson, Jr., in his capacity as Substitute Trustee, and not otherwise, for and in consideration of a premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, its successors, heirs and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

> Being the easterly 57.3 feet of Lot #40 on the plan of Inglewood Place, of record in Book 332, Page 101, Register's Office for Davidson County, Tennessee.
>
> Said part of Lot #40 fronts 57.3 feet on the northerly side of Kirkland Avenue and runs back 200.3 feet, more or less, on the westerly line and 202.5 feet on the easterly line with the westerly margin of Windsor Street to the southerly line of Lot #57 and measures 57.3 feet thereon.
>
> Being the same property conveyed to Porter C. Neal, et ux, Dollie F. Neal by warranty deed from William Ronald Dozier and wife, Cheryl Darlene Dozier, dated June 14, 1977, and of record in Book 5159, Page 345, Register's Office for Davidson County, Tennessee, property now vested in Dollie F. Neal by quitclaim deed from Porter C.Neal, dated March 31, 1981, and of record in Book 5727 page 830, said Register's Office.

To have and to hold such realty above described, together with the privileges and appurtances there unto belonging unto **CHASE MANHATTEN BANK USA, N.A.**, their successors and assigns in fee simple, subject to (1) any accrued taxes, and restrictive covenants of record in the Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid property free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey the same. John M. Richardson, Jr., as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, its successors, heirs and assigns, against the lawful claims of all persons claiming by, through or under him, but not otherwise.

That the warranties or representations made by the Trustee are in his representative capacity and not otherwise;

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

IN WITNESS WHEREOF, the said John M. Richardson, Jr., has hereto set his hand the 30 day of June, 1998.

John M. Richardson, Jr.
Trustee

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, **JOHN M. RICHARDSON, JR.**, Substitute Trustee, with whom I am personally acquainted and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this the 30 day of June, 1998.

Notary Public

My Commission Expires: 10-12-98

Property Owners:

CHASE MANHATTEN BANK USA,N.A.

250 WEST HURON ROAD

CLEVELAND, OHIO 44113-1451

Person or Entity Responsible for Payment of Property Taxes:

CHASE MANHATTEN BANK USA, N.A.

250 WEST HURON ROAD

CLEVELAND, OHIO 44113-1451

Map 72-3-244 Parcel _____

STATE OF TENNESSEE, DAVIDSON COUNTY

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $ 10000.00

which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Affiant

Subscribed and sworn to before me this the 30 day of June, 1998.

Notary Public (Register of ~~Davidson County, Tennessee~~)

My Commission Expires: 10-12-98

0461069

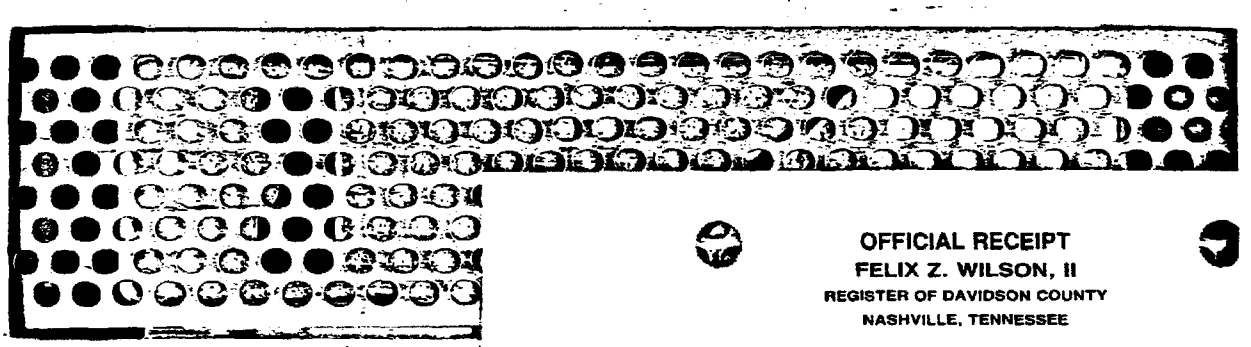
IDENTIF. A REFERENCE

98 JUL 10 PM 1:31

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

2047 07/10 01:01 03CHECK 22.70

This firm is attempting to collect a debt and any information will be used for that purpose.



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

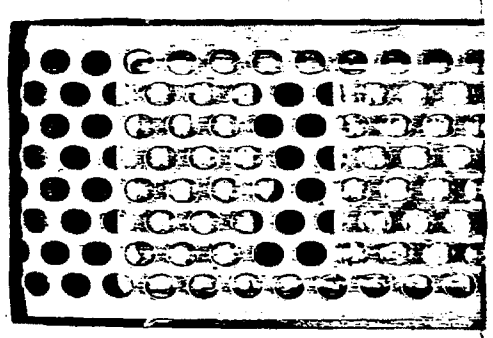
RECEIVED OF _____

FOR _____

BOOK 11016 PAGE 115

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID



NAMT	1000.00
MOR TX	3.70
PRFEE	1.00
TDEED	16.00
CFEE	2.00
TOTAL	22.70
CHECK	22.70

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/10/98 01 13:32 0001 2047

0461069
IDENTIF. & REFERENCE
98 JUL 10 PM 1:31
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 131776C