BOOK 11027 PAGE 782

SEND TAX BILLS TO:
Vanderbilt Mortgage and Finance, Inc.
P. O. Box 9800
Maryville, TN 37802

NEW OWNER:
Vanderbilt Mortgage and Finance, Inc.
Same address as above

PREPARED BY:
P. Edward Schell
Attorney at Law
136 Fourth Avenue South
Franklin, TN 37064

Map 71, Group 11, Parcel 98

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, James and Joysan Allen, by Deed of Trust (the "Deed of Trust") dated September 7, 1994 of record in Book 9472, page 165, Register's Office for Davidson County, Tennessee, conveyed to James L. Clayton, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to CMH Homes, Inc. d/b/a LUV Homes; and

WHEREAS, the undersigned was appointed Substitute Trustee by the owner of holder of the Note by an instrument of record in Book 10982, page 966, Register's Office for said County; and

WHEREAS, default was made in the payment of the Note; and

WHEREAS, the owner and holder of the Note demanded that the Substitute Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in the Nashville Record on June 25, 1998, July 2, 1998 and July 9, 1998; and

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the front door of the Davidson County Courthouse in Nashville, Tennessee at 11:00 a.m. on July 16, 1998 and Vanderbilt Mortgage and Finance, Inc. (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Thirty-two Thousand Two Hundred Sixty-five ($32,265.00) Dollars. 5933 07/21 0101 03CHECK 134.38

NOW, THEREFORE, P. Edward Schell 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, his successors and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

LAND in Davidson County, Tennessee, westerly 1/2 of Lot No. 34 on the Plan of Trinity Heights Subdivision, recorded in Book 161, page 38,

Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to James L. Clayton by deed from James L. and Joysan Allen, of record in Book 9472, page 165, Register's Office for said County; the said James L. Clayton, Trustee, having been replaced by P. Edward Schell, Substitute Trustee, by instrument of record in Book 10982, page 966, Register's Office for said County.

TO HAVE AND TO HOLD the aforesaid property free from all such 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. P. Edward Schell, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, its successors, and assigns, against the lawful claims of all persons claiming by, through or under him, but not otherwise. See T.C.A. § 35-5-104(b), as to certain items to be included in the instrument and in the Exhibit(s) which may have to be attached to it.

IN WITNESS WHEREOF, the undersigned has executed this instrument on the 20th day of July, 1998.

P. Edward Schell

P. EDWARD SCHELL, Substitute Trustee

STATE OF TENNESSEE)

COUNTY OF Williamson)

I, P. Edward Schell, having first been duly sworn, according to law, state that the facts and statements contained in the foregoing Substitute Trustee's Deed are true and correct to the best of my knowledge, information and belief.

P. Edward Schell

P. EDWARD SCHELL

Sworn to and subscribed before me this 20th day of July, 1998.

Kathleen A. Vonfeldt

NOTARY PUBLIC

KATHLEEN A. VONFELDT NOTARY PUBLIC AT LARGE WILLIAMSON CO.

My Commission Expires:

2/4/2001

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STATE OF TENNESSEE)

COUNTY OF Williamson)

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is Thirty-two Thousand Two Hundred Sixty-five ($32,265.00) Dollars, which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

R. Edward Hall
Affiant

Register of Deeds

Sworn to and subscribed before me this 20th day of July, 1998.

Kathryn A. Von Felt
NOTARY PUBLIC

My Commission Expires:

2/4/2001

KATHRYN A. VONFELDT NOTARY PUBLIC AT LARGE WILLIAMSON CO., TN.

0464690

IDENTIF. + REFERENCE

98 JUL 21 AM 8:37

FELIX Z. WILSON II, REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

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	32265.00
			CON TX	119.38
			PRFEE	1.00
			WDEED	12.00
			CFEE	2.00
			TOTAL	134.38
			CHECK	134.38
07/21/98	01	08:41 0001	5933	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0464690
IDENTIF. ↑ REFERENCE

98 JUL 21 AM 8:37
FELIX Z. WILSON II, REGISTER
DAVIDSON COUNTY, TN.

No. 1321604