Tennessee
Map #43-14-184

Ricky Smith
CHL #5449238

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 19, 1997, and recorded in Book 10460, Page 719 in the Register's Office of Davidson County, Tennessee, Ricky L. Smith, an unmarried man, conveyed to Maria K. Moore, Trustee(s), 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 10746, Page 304 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on August 11, 1998, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; 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 sale Countrywide Home Loans, Inc., a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Forty-Three Thousand Six Hundred Fifty and 00/100 Dollars; 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 Countrywide Home Loans, Inc. of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Countrywide Home Loans, Inc., its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being part of Lot No. 24 on the unrecorded Map of Margaret L. Dickenson's Subdivision, and described according to a survey by Bob Cummings, Land Surveyor, dated June 14, 1976, as follows: BEGINNING at a point in the easterly margin of Lanier Drive at an iron pin being the common corner of Lots Nos. 23 and 24 (corner to Winsett Property); thence with the margin of said drive, South 30 deg. 15' West 45 feet to a rock retaining wall; thence leaving said margin of said drive South 70 deg. 6'East 142.48 feet to an iron pin; thence South 3 deg. 59' West 53.95 feet to an iron pin in the southerly line of Lot No. 24; thence with said southerly line South 86 deg. 01' East 102 feet to a concrete monument, being the Southeast corner of Lot No. 24; thence North 6 deg. 42' East 70 feet to an iron pin, being the point of BEGINNING.

Ricky L. Smith obtained title to the above referenced real estate by Deed of record in Book 10460, Page 716, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Countrywide Home Loans, Inc., its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	42,893.00
	$43,650.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on August 11, 1998 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 11, 1998 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 above written.

NOTARY PUBLIC

ALITA G. HAILEY NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

My Commission Expires: 6-19-2001

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
245 B Lanier Drive,
Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Countrywide Home Loans, Inc.
6400 Legacy Drive
Plano, TX 75024

Mortgagee: None

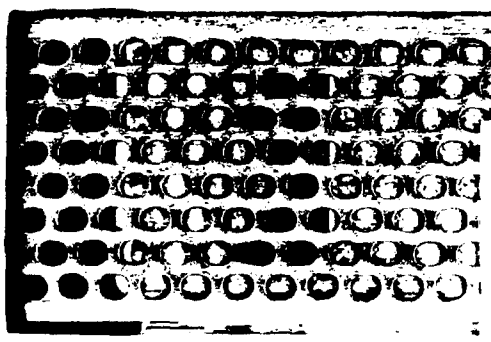
This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 43,650.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF August 19 98
NOTARY PUBLIC
MY COMMISSION EXPIRES 6-19-2001

ALITA G. HAILEY NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

98 AUG 17 AM 8:20

04 75897



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

RECEIVED OF _____

FOR _____

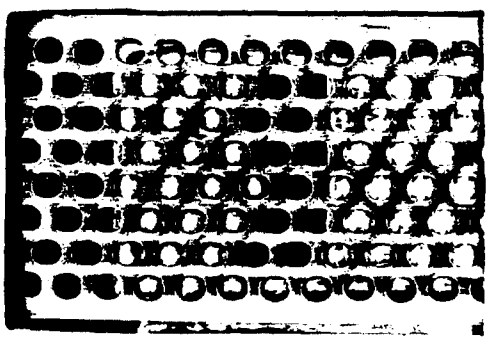
BOOK 11068 PAGE 996

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	45[illegible].00
CON TX	166.51
PRFEE	1.00
WDEED	6.00
OFEE	2.00
TOTAL	172.51
CHECK	172.51

[illegible] 01 15:21 0001 8011



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0475897

93 AUG 17 PM 3:20

No. 1333530