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

BOOK 11075 PAGE 358

NAME: Cassie Levornia Ferby

Tennessee CONV

S&K#: 97-1761

LOAN#: 0105848626

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 11, 1991, recorded in Book 8308, Page 649, Register's Office of Davidson County, Tennessee, Cassie Ferby, a single person, conveyed to Billy Bushulen, Thomas Staten, Brenda Archbold, 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 10743, Page 534, 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 **AUGUST 12, 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 Banker's Trust Company, not in its individual capacity, but solely as Trustee for American Housing Trust IX, whose address is c/o NationsBanc Mortgage Corporation, 101 E. Main Street, Louisville, KY 40202, at and for the sum of $23,875.39, that being the highest and best bid offered; 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 Banker's Trust Company, not in its individual capacity, but solely as Trustee for American Housing Trust IX, 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 Banker's Trust Company, not in its individual capacity, but solely as Trustee for American Housing Trust IX, 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. 69 on Map of Joywood Heights, Section 1, as of record in Book 1130, Page 91, Register's Office for Davidson County, Tennessee.

Said Lot No. 69 fronts 60 feet on the northerly side of Wesley Avenue and runs back between lines 160 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 8308, Page 649, 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 8308, Page 649, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8308, Page 646, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements 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 Banker's Trust Company, not in its individual capacity, but solely as Trustee for American Housing Trust IX, its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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.

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

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On the 12th day of August 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, Substitute Trustee, 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 12th day of August, 1998.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-98
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 $23,875.39, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the 12th day of August 1998.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-98
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

9851 08/20/98 01:01 03CHECK 103.34

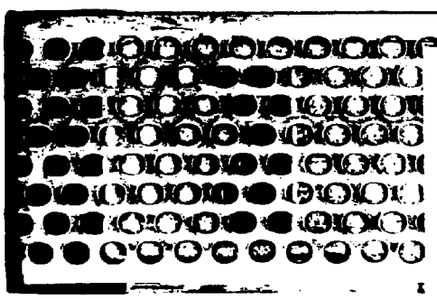
PROPERTY ADDRESS: 513 Wesley Avenue, Nashville, TN 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Banker's Trust Company, not in its individual capacity, but solely as Trustee for American Housing Trust IX
c/o Nationsbanc Mortgage Corporation
101 E. Main Street
Louisville, KY 40202

S & K #:97-1761
Map & Parcel - 71 8 198

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

047764.1
IDENTIF. & REFERENCE
98 AUG 20 PM 1:59
REGISTER
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

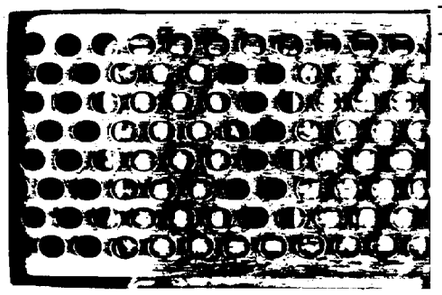
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 23875.39
CON TX 88.34
PRFEE 1.00
MISC 12.00
CFEE 2.00
TOTAL 103.34
CHECK 103.34

08/20/98 01 14:00 0001 9851



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

047764 I.
IDENTIF. ◆ REFERENCE
98 AUG 20 PM 1:59
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1335353