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

NAME: Thomas Jack M., Terry L. Thomas
S&K#: 98-1092
LOAN#: 0598219

**SUBSTITUTE TRUSTEE'S DEED** BOOK 11076 PAGE 194

WHEREAS, by Deed of Trust dated May 30, 1986, recorded in Book 6878, Page 424, Register's Office of DAVIDSON County, Tennessee, Jack M. Thomas, Jr. and wife, Terry L. Thomas, conveyed to Vaden Lackey, Jr., 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 10952, Page 958, 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 July 22, 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 William H. Ragan II and wife, Charlotte J. Ragan, whose address is 130 Habersham Court, Goodlettsville, Tennessee 37072, at and for the sum of $59,500.00 that being the highest and best bid offered; and,

WHEREAS, the purchaser, 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 William H. Ragan II and wife, Charlotte J. Ragan, 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 William H. Ragan II and wife, Charlotte J. Ragan, their successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Goodlettsville, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit: Land in Davidson County, Tennessee, being Lot Number 14 on the Resubdivided Plat of Windsor Green, Phase I, Section II, as of record in Book 6250, Page 374, said Register's Office. Said Lot 14 fronts 29.62 feet on the southerly margin of Habersham Court and runs back 95.00 feet on the west lot line and runs back 95.01 feet on the east lot line to a line in the rear which measures 28.31 feet theron.

This legal description is identical with that in Deed recorded in Book 6878, Page 424, 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 6878, Page 424, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6878, Page 421, Register's Office for DAVIDSON County, Tennessee.

BOOK 11076 PAGE 195

Subject to any unpaid taxes, subdivision restrictions, building lines, easements, State and Federal tax liens 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 William H. Ragan II and wife, Charlotte J. Ragan, their successors and assigns, in fee simple forever.

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

On the 22nd day of July 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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 written above.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-99 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 $59,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

LAURA TICK
Affiant ATTORNEY

Subscribed and sworn to before me on the date written above.

~~Notary Public~~ Deputy Register

PROPERTY ADDRESS: 128 HABERSHAM CT.

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

**William H. Ragan II and wife, Charlotte J. Ragan**
**P.O. Box 271047**
**Nashville, Tennessee 37227**

S & K #:98-1092
Map & Parcel - 26 6 14

0128 08/21 0101 03CHECK 231.1

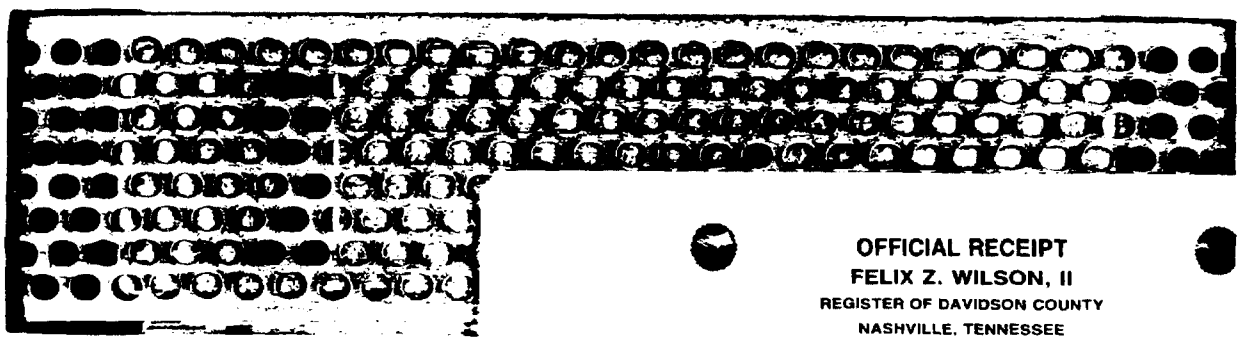
PICK-UP

98 AUG 21 AM 10:00

DAVIDSON COUNTY, TN.

0477894

IDENTIF. & REFERENCE



**OFFICIAL RECEIPT**

**FELIX Z. WILSON, II**

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

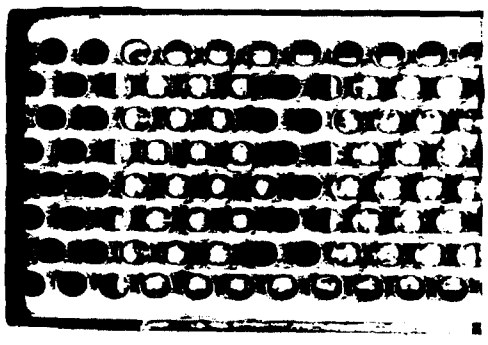
RECEIVED OF _____

FOR _____

BOOK 11076 PAGE 196

| | | |
|---|---|---|
| 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 59500.00
CON TX 220.15
PRFEE 1.00
MISC 8.00
CFEE 2.00
TOTAL 231.15
CHECK 231.15

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/21/98 01 10:00 0001 0128

0477894 IDENTIF. ↑ REFERENCE

98 AUG 21 AM 10:00

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

No. 1335627