Tennessee
Map #9-0-137

Charles Binkley
CHL #5227219

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 4, 1996, and recorded in Book 10255, Page 304 in the Register's Office of Davidson County, Tennessee, Charles E.Binkley, and wife Rebecca S. Binkley, conveyed to Leslie A. Dennis, 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 10838, Page 673 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 Bank of New York, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of One Hundred Twenty-One Thousand Five Hundred 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 Bank of New York 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 Bank of New York, its 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:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows to wit: Land in the 14th, formerly the 24th, Civil District of Davidson County,Tennessee, described according to a survey made by John B. Bates, Surveyor Lic. No. 418, dated January 20, 1977, and being more particularly described as follows: Beginning in the north margin of Strawberry Hill Road, going counterclockwise; thence North 31degrees 15 minutes West 665.0 feet to a point; thence South 53 degrees West 180.0 feet to an iron pin; thence South 28 degrees 30 minutes East 679.0 feet to an iron pin in the north margin of Strawberry Hill Road; thence along Strawberry Hill Road North 50 degrees East 220.0 feet to the point of beginning.

Charles E. Binkley and Rebecca Binkley obtained title to the above referenced real estate by Deed of record in Book 8263, Page 616, 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 Bank of New York, 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	120,743.00
	$121,500.00

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.

4577 09/01 0101 03CHECK 460.55

NOTARY PUBLIC

My Commission Expires: 6-19-2001

SHELBY COUNTY, TN NOTARY PUBLIC AT LARGE ALTA G. HALEY

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
7742 Strawberry Hill Rd.
Goodlettsville, Tennessee 37072

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Bank of New York
C/o Countrywide Home Loans, Inc.
6400 Legacy Drive
Plano, TX 75024

Mortgagee: None Mail to:

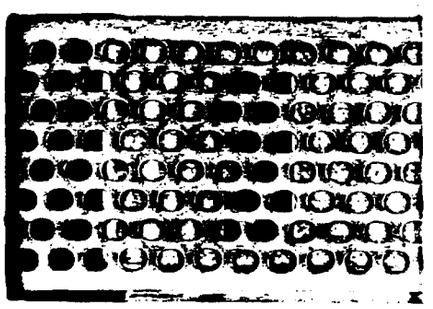
This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

SHELBY COUNTY, TN NOTARY PUBLIC AT LARGE ALTA G. HALEY

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 121,500.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
19 98
NOTARY PUBLIC
MY COMMISSION EXPIRES 6-19-2001

98 SEP -1 AM 9:40
FELIX Z. ARIS, REGISTER
DAVIDSON COUNTY, TN.

0482067
REGISTER'S REFERENCE



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

RECEIVED OF _____

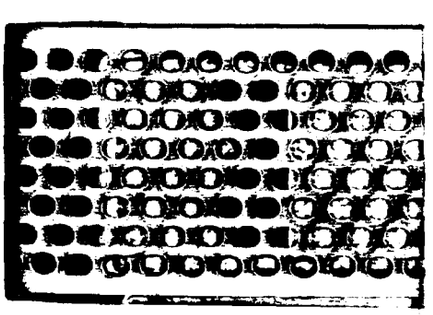
FOR _____

BOOK 11090 PAGE 777

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MD - 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	
				121500.00
			CON TX	449.55
			PRFEE	1.00
			WDEED	8.00
			CFEE	2.00
			TOTAL	460.55
			CHECK	460.55
09/01/98	01		09:41 0001	4577

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0482067
IDENTIF. # REFERENCE

98 SEP -1 AM 9:40

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1340029