THIS INSTRUMENT PREPARED BY:
B. Paul Hatcher, Attorney
Hardwick-Hogshead Building
600 Georgia Avenue, Suite Three
Chattanooga, Tennessee 37402

TRUSTEE'S DEED

THIS INDENTURE, made this the **9th** day of **October, 1998**, by and between **B. PAUL HATCHER**, Substitute Trustee, of Chattanooga, Hamilton County, Tennessee, First Party, and **MATRIX FINANCIAL SERVICES CORPORATION**, an Arizona corporation, Second Party:

W I T N E S S E T H:

WHEREAS, on the 13th day of April, 1994, **DAVID OWENS and wife, MARCELENA OWENS,** did duly execute to National Equity Title Company, Trustee, a certain Deed of Trust, which was duly registered in the Register's Office for Davidson County, Tennessee, in **Book 9349, page 25**, and whereby did convey the hereinafter described property situated in Davidson County, State of Tennessee, to-wit:

LOCATED IN DAVIDSON COUNTY, TENNESSEE:

Being Lot No. 52 on the plan of Trinity Hills Village, Section One, First Addition, of record in Plat Book 4175, page 92, said Register's Office, to which plan reference is made for a more complete description, Davidson County, Tennessee.

Being the same property conveyed to David Owens by deed from Thomas M. Paige and wife, Sara A. Paige, of record in Book 8886, page 822, in the Register's Office of Davidson County, Tennessee.

Subject to Restrictive Covenants contained in instrument of record in Book 4326, page 653, in the Register's Office of Davidson County, Tennessee.

Subject to easements, setback lines and all matters shown on the Plan of record in Book 4175, page 92, said Register's Office.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

WHEREAS, National Equity Title Company, Trustee, the predecessor of First Party, was unable to serve and B. Paul Hatcher was named Substitute Trustee by instrument dated September 20, 1996, of record in **Book 10204, page 577**, a correction of which was recorded in **Book 10308, page 180**, in the Register's Office for Davidson County, Tennessee; and

WHEREAS, the said trust was made for the purpose of securing a certain original principal indebtedness of Fifty Thousand One Hundred Thirty-five and No/100 Dollars

($50,135.00), as evidenced by one note payable to West Star Financial Corporation; the present owner and holder of the indebtedness being Second Party by Assignment of record in **Book 10476, page 172,** in the Register's Office of Davidson County, Tennessee; and

WHEREAS, the same was not paid at maturity but default was made, and thereupon, at the request of the beneficiary of said trust, the First Party hereto did duly advertise the said property of said trust on September 17, 1998, September 24, 1998, and October 1, 1998 in the newspaper in Davidson County, Tennessee which carries legal advertisements, to wit: *The Nashville Record*, giving the time, place and terms of the sale, on October 9, 1998, at Eleven o'clock a.m.; and

WHEREAS, on the **9th** day of **October, 1998,** at or about Eleven o'clock a.m. at the Main (South) door of the Davidson County Courthouse, Nashville, Tennessee, the time and place fixed, the said property was offered for sale at public auction for cash in hand and in bar of the right and equity of redemption, as provided in said trust, and being cried for a reasonable time, was finally struck off to the Second Party, at its bid of **SIXTY-NINE THOUSAND SEVEN HUNDRED FORTY-SIX AND 67/100 DOLLARS ($69,746.67)**, it being the highest and best bidder, which sum was in hand paid and then applied as directed and provided by said Deed of Trust.

NOW, THEREFORE, in consideration of the premises and the sum aforesaid bid and paid, the First Party hereto, as Substitute Trustee, does hereby bargain, sell, transfer, and convey, unto the Second Party the parcel or lot of land hereinabove described, to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances thereof and thereunto belonging and appertaining, as an inheritance in fee, and free from all right and equity of redemption in the makers of said Deed of Trust and all persons claiming through or under them, subject to any unpaid taxes, and also subject to any rights, reservations, restrictions and easements as shown by the public records.

First Party covenants that, as Substitute Trustee, he is lawfully seized of said property, has good right to convey, and will and does warrant unto said Second Party, their heirs, executors, administrators and assigns, the title to said property as against all persons claiming by, through or under First Party, but no further or otherwise.

WITNESS, my hand and seal at office in Hamilton County, Tennessee, this 9th day of October, 1998.

B. PAUL HATCHER
SUBSTITUTE TRUSTEE

11151

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

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Before me, the undersigned authority, personally appeared **B. Paul Hatcher, Substitute Trustee**, the within named bargainor, with whom I am personally acquainted, and who, upon oath, acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office in Hamilton County, Tennessee, the 9th day of October, 1998.

Notary Public

My Commission Expires:

January 23, 2002

TAX MAP PARCEL NO.
71-01-131

NAME AND ADDRESS OF GRANTEE(S):
Matrix Financial Services Corporation
201 W. Coolidge Street
Phoenix, Arizona 85013-2710

SEND TAX NOTICES TO:
U.S. Department of Housing and Urban Development
251 Cumberland Bend Drive
Suite 200
Nashville, Tennessee 37228-1803

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is **$69,746.67**.

Affiant

Sworn to and subscribed before me this 9th day of October, 1998.

Notary Public

My Commission Expires:

January 23, 2002

1832 10/09 0101 03CHECK 273.06

-3-

04998278

IDENTIFICATION REFERENCE

98 OCT -9 PM 12:38

BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

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

RECEIVED OF _____

FOR _____

BOOK 11151 PAGE 122

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 69746.67
CON TX 258.06
PRFEE 1.00
MISC 12.00
CFEE 2.00
TOTAL 273.06
CHECK 273.06

10/09/98 01 12:40 0001 1832

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0498278
IDENTIF. ↑ REFERENCE

98 OCT -9 PM 12:38
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

No. 1357078