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

NAME: Michelle M Anderson, & Elaine E. Anderson
S&K#: 98-1763
LOAN#: 30681358

SUBSTITUTE TRUSTEE'S DEED

BOOK 11158 PAGE 701

WHEREAS, by Deed of Trust dated June 20, 1995, recorded in Book 9730, Page 617, Register's Office of DAVIDSON County, Tennessee, Michelle M. Anderson, unmarried and Elaine E. Anderson, unmarried, conveyed to Russell Martin Kerr, Jr. and Kirk Dickson Rutter and Patricia Hargrove, 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 11085, Page 298, 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 October 14, 1998, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; 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 FLEET MORTGAGE CORP., whose address is P.O. Box 1169, Milwaukee, WI 53201-1169, at and for the sum of $122,101.09, 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 FLEET MORTGAGE CORP., 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 FLEET MORTGAGE CORP., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit: Being Lot Number 51 on the Plan of Oakwood Subdivision, Phase Two, Section One, of record in Book 7900, Page 126, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof.

This legal description is identical with that in Deed recorded in Book 9730, Page 617, 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 9730, Page 617, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9730, Page 613, 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 FLEET MORTGAGE CORP., 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

On the 14th day of October, 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 14 day of October, 1998.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE MY COMM. EXP. 9-18-2002 SHELBY CO. TN

Elizabeth I Adkins
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 $ 122,101.09, 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 14 day of October, 1998.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE MY COMM. EXP. 9-18-2002 TN

Elizabeth I Adkins
Notary Public

PROPERTY ADDRESS: 2537 OAK FORREST DRIVE, , ANTIOCH, TN, 37013

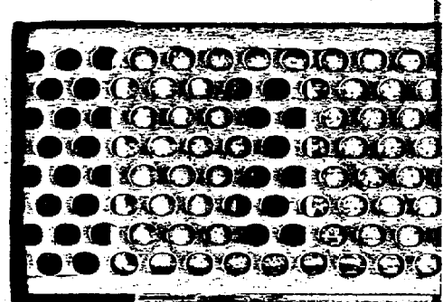
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
FLEET MORTGAGE CORP.
P.O. Box 1169
Milwaukee, WI 53201-1169

S & K #:98-1763
Map & Parcel - 149 2 70

0500519
IDENTIF. + REFERENCE

98 OCT 16 AM 10:37
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

4220 10/16 0101 03CHECK 46



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

RECEIVED OF _____

FOR _____

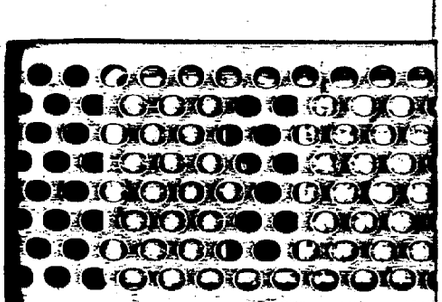
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 122101.09
CON TX 451.78
PRFEE 1.00
MISC 12.00
CFEE 2.00
TOTAL 466.78
CHECK 466.78

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 01 4220



050519
IDENTIF. ↑ REFERENCE

98 OCT 16 AM 10:37
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1359449