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

BOOK 11216 PAGE 676

NAME: Joe Montana, Jeanne Montana
S&K#: 98-1951
LOAN#: 070200351

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 24, 1997, recorded in Book 10630, Page 1, Register's Office of DAVIDSON County, Tennessee, Joe L. Montana and wife, Jeanne Montana, conveyed to Frontier Title, 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 11128, Page 220, 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 November 18, 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 Equicredit Corporation of TN, f/k/a Old Stone Credit Corporation of TN, whose address is 9000 Southside Blvd Bldg 400, FL9-400-05-28, Jacksonville, FL 32256, at and for the sum of $ 77,144.57 , 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 Equicredit Corporation of TN, f/k/a Old Stone Credit Corporation of TN, 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 Equicredit Corporation of TN, f/k/a Old Stone Credit Corporation of TN, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 81, on the plan of Hidden Hill of record in Book 4860, Page43, Register's Office for said county. Said Lot No. 81 fronts 80.0 feet on the Westerly margin of Debbie Drive and extends back between parallel lines 190.29 feet to a dead line in the rear.

This legal description is identical with that in Deed recorded in Book 10630, Page 1, 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 10630, Page 1, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9114, Page 802, 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 Equicredit Corporation of TN, f/k/a Old Stone Credit Corporation of TN, 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 18 day of November, 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 18 day of November, 1998.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE MY COMM. EXP. 9-18-2001 SHELBY CO. TN

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 $ 77,144.57, 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 18 day of November 1998.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE MY COMM. EXP. 9-18-2001 SHELBY CO. TN

Notary Public

PROPERTY ADDRESS: 605 Debbie Drive, , HERMITAGE, TN, 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Equicredit Corporation of TN, f/k/a Old Stone Credit Corporation of TN
9000 Southside Blvd Bldg 400, FL9-400-05-28
Jacksonville, FL 32256

S & K #:98-1951
Map & Parcel - 76 1 66

0515742
IDENTIF. ↑ REFERENCE

98 NOV 23 PM 12:52
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

0406 11/23 0101 03CHECK 300.44

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

MAMT 77144.57
CON TX 285.44
VOID
MAMT 77144.57-
CAMT 77144.57
PRFEE 1.00
WDEED 12.00
CFEE 2.00
TOTAL 300.44
CHECK 300.44

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0515742
IDENTIF. # REFERENCE

98 NOV 23 PM 12:52
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

11/23/98 01 12:55 0001 0406

No. 1375453