This Instrument Prepared by:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
17 West Pontotoc
Memphis, Tennessee 38103
(901) 578-9914

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 29, 1985 and recorded on December 4, 1985 at Book 6725, Page 587 and re-recorded January 15, 1986 at Book 6762, Page 583 in the Register's Office of DAVIDSON County, Tennessee, Marilyn Hastings conveyed to Leader Enterprises, Inc., as Trustee for Tennessee Housing Development Agency, 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 has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on November 30, 1998 at Book 11225, Page 188 in the Register's Office of DAVIDSON County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has 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 notice was given that the sale was to be held on November 20, 1998 at the DAVIDSON County Courthouse in Nashville, 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 time the said property was struck off and sold to Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB, at and for the sum of $72,894.52, 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 Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB, its successors and assigns, the property above mentioned and now further described as being in DAVIDSON County, Tennessee, to wit:

0524523
IDENTIF. # REFERENCE
98 DEC 14 AM 8:57
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.
MAIL ENV.

LAND in Davidson County, Tennessee, being Lot No. 97 Forest View Park, Section 5, Phase 2, of record in Book 6250, Page 458, said Register's Office, to which reference is hereby made for a more complete and accurate legal description. BEING the same property conveyed to the Grantor by deed of even date which is being recorded simultaneously herewith.

Commonly known as: 3021 Cedarcliff Ct., Antioch, TN 37013

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 9 day of Dec, 1998.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 9 day of Dec, 1998, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $72,894.52, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 9 day of Dec, 1998, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing

instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MARTIN
ARKANSAS
COUNTY
My Commission Expires 09-24-2006

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
OCWEN FEDERAL BANK FSB F/K/A BERKELEY FEDERAL BANK & TRUST, FSB
The Forum, Suite 402
1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Parcel No. 150-09-169.00

W&A No. 725-8123
Loan No. 2467538

DSTDeedforPMI_ASmith_981207_ 935

9762 12/14 0101 03CHECK 284.71

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11250 PAGE 231

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

CAMT	72894.52
CON TX	269.71
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	284.71
CHECK	284.71

12/14/98 01 09:00 0001 9762

0524523
IDENTIF. & REFERENCE

98 DEC 14 AM 8:57
JILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1399231