**RECORD AND RETURN TO:**
**FILE BOX "7"**
**Saturn & Mazer**
**(37449)**

This Instrument Prepared By: David M. Smythe
Second Floor, Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

SUBSTITUTE TRUSTEE'S DEED

BOOK 11255 PAGE 156

---

Address New Owner(s) As Follows: Send Tax Bills To: Map-Parcel Nos.

Loretta Connors Owens, Trustee, c/o Nashville Housing Fund, Inc.
701 South 6th Street
Nashville, TN 37206

Same

Map 162-16-0-A
Parcel No. 61

---

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $47,711.00.

David M. Smythe
Affiant

Subscribed and sworn to before me, this 20th day of November, 1998.

Elizabeth M. Amos
Notary Public

My Commission Expires: 1/20/99

---

WHEREAS, by Deed of Trust dated May 5, 1997, and recorded in Book 10447, Page 908, Register's office for Davidson County, Tennessee, Kimberlee A. Buie and Roy L. Ragsdale conveyed to Guaranty Title Company, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument recorded in Book 11150, Page 776, said Register's office; 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, and said advertisement appeared in the Nashville Record on October 15, 1998, October 22, 1998, and October 29, 1998; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 16th day of November, 1998, at 11:00 o'clock A.M. at the south front door of the Davidson County Courthouse, 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 sale, **Nashville Housing Fund, Inc.**, being the highest and best bidder became the purchaser of said property at and for the sum of Forty-Seven Thousand Seven Hundred Eleven and No/100ths Dollars ($47,711.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto **Nashville Housing Fund, Inc.** , the following real estate:

> Being Unit No. 16, Building 13, Mill Creek Club Condominium Townhouses, Section 1, Phase 1, as of record in Book 4860, Page 11, Register's Office for Davidson County, Tennessee, (known as 16 Sycamore Court) to which Plat reference is hereby made for a more particular description.
>
> Together with each and all of the rights, privileges and appurtenances thereunto belonging, as set forth in the Master Deed establishing a Horizontal Property Regime of Mill Creek Club, Phase I, Section I, including the By-Laws thereunto attached, recorded in Book 4887, Page 961, Register's Office for Davidson County, Tennessee, including without limitation such elements; said Master Deed has been amended in Book 5000, Page 607, and Book 5101, Page 809, said Register's office.
>
> Being the same property conveyed to Kimberlee A. Buie and Roy L. Ragsdale by deed from Tammy G. Brown of record in Book 10447, Page 905, Register's Office for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all right of homestead, equity of redemption, statutory right of redemption and all other rights and exemptions of every kind including, but not limited to, any statutory right to an elective share in the property in the makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto **Nashville Housing Fund, Inc., their** successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 20th day of November, 1998.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE )
)
COUNTY OF DAVIDSON )

BOOK 11255 PAGE 158

Personally appeared before me, Elizabeth M. Amos, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 30th day of November, 1998.

Elizabeth M. Amos
Notary Public

My Commission Expires: 1/20/99

1423 12/16 0101 03CHECK 191.53

0526065
IDENTIF. ↑ REFERENCE

98 DEC 16 PM 12:23
DAVIDSON COUNTY, TN.

# OFFICIAL RECEIPT

**BILL GARRETT**
**REGISTER OF DAVIDSON COUNTY**
**NASHVILLE, TENNESSEE**

RECEIVED OF _____

FOR _____

BOOK 11255 PAGE 159

| | | |
|---|---|---|
| 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 | 47711.00 |
| CON TX | 176.53 |
| PRFEE | 1.00 |
| WDEED | 12.00 |
| CFEE | 2.00 |
| TOTAL | 191.53 |
| CHECK | 191.53 |

12/16/98 01 12:23 0001 1423

0526065
IDENTIF. # REFERENCE

98 DEC 16 PM 12:23

REGISTER
DAVIDSON COUNTY, TN

**RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK**

**No.** 1400877