THIS INSTRUMENT PREPARED BY AND RETURN TO:
Ballin, Ballin & Fishman, P.C.
Randall J. Fishman, Attorney at Law
200 Jefferson Avenue, Suite 1250
Memphis, Tennessee 38103
(901) 525-6278

# SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated the 25th day of May, 1993, and recorded in the Register's Office of Davidson County, Tennessee, under Book 8962, Page 543, Daniel B. Allen and Erma L. Allen, unmarried persons, conveyed to Donna Rumpler, Davidson County, Tennessee, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, Randall J. Fishman was appointed SUBSTITUTE TRUSTEE by instrument of record in the Register's Office of Davidson County, Tennessee, under Book 10787, Page 305, 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 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 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 the said sale was appointed to be held on the 22nd day of December, 1998, at the Court House of Davidson County, 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 FEDERAL NATIONAL MORTGAGE ASSOCIATION being the highest, best and last bidder, became the purchaser of said property at and for the sum of $54,000.00, and,

WHEREAS, the said purchaser being the owner of the debt for which said property was sold, has complied with the terms of sale by paying into the hands of the undersigned SUBSTITUTE TRUSTEE the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said trust deed;

NOW, THEREFORE, in consideration of the premises and of the payment by the said FEDERAL NATIONAL MORTGAGE ASSOCIATION as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned, Randall J. Fishman, as SUBSTITUTE TRUSTEE, does hereby grant, bargain, sell and convey unto the said FEDERAL NATIONAL MORTGAGE ASSOCIATION, as aforesaid, and unto its successors and assigns, the property above-mentioned and now further described as situated in the County of Davidson, State of Tennessee, more particularly described as follows, to-wit:

> Lot 64, on the Plan of Arrowhead Estates, Section II, as shown on plat of record in Book 5050, Page 83, in the Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more particular description of said property.

This being the same property as conveyed to Daniel B. Allen and Erma L. Allen, unmarried persons by Warranty Deed of record at Book 8962, Page 540, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD, the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said FEDERAL NATIONAL MORTGAGE ASSOCIATION as aforesaid, and unto its successors and assigns forever, to whom the said Randall J. Fishman, as SUBSTITUTE TRUSTEE, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through, or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Randall J. Fishman, SUBSTITUTE TRUSTEE, has hereunto set his hand this 22nd day of December, 1998.

Randall J. Fishman
Substitute Trustee

0531070
IDENTIF. ↑ REFERENCE
98 DEC 31 AM 8:00
BILL [illegible] REGISTER
DAVIDSON COUNTY, TN.

STATE OF TENNESSEE)
COUNTY OF SHELBY)

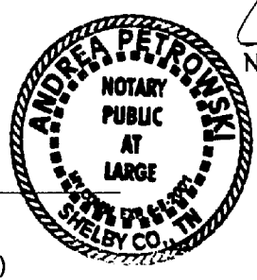
BOOK 11275 PAGE 189

On this 22nd day of December, 1998, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Randall J. Fishman, SUBSTITUTE TRUSTEE, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires:




STATE OF TENNESSEE)
COUNTY OF SHELBY)

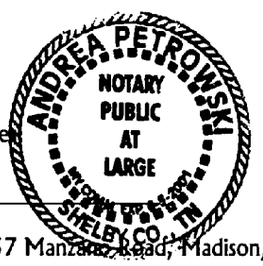
I, or we, hereby swear or affirm that to the best of affiants knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $54,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN to before me this 22nd day of December, 1998.

Notary Public

My Commission Expires:




Property Address: 237 Manzano Road, Madison, Tennessee 37115

Name and Address of Property Owner and Mail Tax Notices to: FNMA, 950 East Paces Ferry Road, Atlanta, GA 30236-1161

Tax I.D.#: 52-4-76

File No.: RJF 9802-0425/DB Allen

6762 12/31 0101 03CHECK 10.00