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

BOOK 11319 PAGE 706

NAME: Willis T. Rutledge Jr,
S&K#: 98-2227
LOAN#: 0001712553

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 4, 1998, recorded in Book 10789, Page 317, Register's Office of DAVIDSON County, Tennessee, Willis T. Rutledge Jr., a single man, conveyed to Kay B. Housch, Esq., 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 11226, Page 49, 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 January 20, 1999, 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 Ocwen Federal Bank FSB, whose address is 1675 Palm Beach Lakes Blvd., Suite 402, West Palm Beach, FL 33401, at and for the sum of $53,839.64 , 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 Ocwen Federal Bank FSB 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 Ocwen Federal Bank FSB, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of DAVIDSON, State of Tennessee, to-wit:

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

Land in Davidson County, Tennessee, being Lot Number 25 on the East Nashville Real Estate Company's Plan of Lots, as of record in Book 57, Page 11, Register's Office for Davidson County, Tennessee. Said Lot Number 25 fronts 50 feet on the southerly side of Hancock Street and runs back between parallel lines 176 feet to an alley.

This legal description is identical with that in Deed recorded in Book 10789, Page 317, 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 10789, Page 317, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in

Book 10242, Page 77, 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 Ocwen Federal Bank FSB, 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 19 day of January, 1999, 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 19 day of January, 1999.

ELIZABETH F. ADKINS NOTARY PUBLIC AT LARGE MY COMM. EXP. 9-18-2002 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 $53,839.64, 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 19 day of January, 1999.

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

Notary Public

PROPERTY ADDRESS: 312 Hancock Street, , NASHVILLE, TN, 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Ocwen Federal Bank FSB
1675 Palm Beach Lakes Blvd.
Suite 402
West Palm Beach, FL 33401

S & K #:98-2227
Map & Parcel - 82 7 320

0543233
IDENTIF. & REFERENCE

99 FEB -1 PM 2:38
REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

02/01 0101 03CHECK 210.21

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11319 PAGE 708

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

0543233

IDENTIF. & REFERENCE

99FEB-1 PM 2:38

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	53839.64
CON TX	199.21
PRFEE	1.00
MISC	8.00
CFEE	2.00
TOTAL	210.21
CHECK	210.21

02/01/99 01 14:37 0001 9690

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1419052