This instrument prepared by:

Gregory H. Oakley
MANIER & HEROD
150 4th Avenue North
Suite 220
Nashville, Tennessee 37219

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is
$ 55200.00

Subscribed and sworn before me

~~NOTARY PUBLIC~~
Deputy Register
My commission expires:

ADDRESS NEW OWNER:
Associates Home Equity Services, inc.
c/o Foreclosure Management Co.
9415 Nall Avenue
Shawnee Mission, KS 66207

SEND TAX BILLS TO:
Same

MAP-PARCEL NO.
050-11

SUCCESSOR TRUSTEE'S DEED

THIS INDENTURE, is made and entered into on this the 11th Day of February, 1999, by and between Gregory H. Oakley, Successor Trustee, hereinafter referred to as the "FIRST PARTY," and Associates Home Equity Services, Inc., its successors and assigns, hereinafter referred to as "SECOND PARTY."

WITNESSETH

WHEREAS, on **7/28/97, Yvonne L. Hayes Caruthers and Alfred T. Caruthers, Husband and Wife,** executed a Deed of Trust to the capitalized trustee, as named therein, to secure the payment of a promissory note in the original principal amount of $76,333.00, (the "Note") payable to the order of **Ford Consumer Finance Company, Inc.**, now known as **Associates Home Equity Services, Inc.** (the "Lender"), said Note being payable in monthly installments as set forth in said Deed of Trust, which is of record in **Book 10561 at Page 833** of the Register's Office of Davidson County, Tennessee, (the "Deed of Trust"), to which reference hereby made; and

WHEREAS, Gregory H. Oakley has been appointed Successor Trustee by the owner and holder of said Note by an instrument of record in the registers office for said county; and

WHEREAS, default was made in the payment of said Note and the holder thereof directed FIRST PARTY to advertise said property in satisfaction of said indebtedness and the costs of foreclosure, in accordance with the terms and provisions of the said Note and Deed of Trust; and

WHEREAS, FIRST PARTY did advertise said property for sale in accordance with the terms and provisions of said Note and Deed of Trust, notices of the time and place of said sale being published in the The Nashville Record on May 7, 14, and 21 1998; and

WHEREAS, FIRST PARTY appeared at the time and place stated and caused the said property to be sold at the front door of the Davidson County Courthouse on May 29, 1998; and

WHEREAS, SECOND PARTY, being the highest and best bidder thereof, became the purchaser of said property at and for the sum of FIFTY FIVE THOUSAND TWO HUNDRED and 00/100 DOLLARS ($55,200), or credited, the receipt hereof is hereby acknowledged, and

WHEREAS, said conveyance was set forth in a Successor Trustee's Deed, which is of record in **Book** 10955; **Page** 15, in the Register's Office in Davidson County, Tennessee, and

WHEREAS, such conveyance was questioned in that the foreclosure sale advertised in the Nashville Record on May 7, 14, and 21, 1998 contained the incorrect Book and Page number, and

WHEREAS, FIRST PARTY did re-advertise said property for sale in accordance with the terms and provisions of said Note and Deed of Trust, notices of the time and place of said sale being published in the The Nashville Record on January 21, January 28, and February 4, 1999; and

WHEREAS, FIRST PARTY appeared at the time and place stated and announced that said foreclosure sale would be postponed until 12:00 p.m. on February 11, 1999 at the same location; and

WHEREAS, FIRST PARTY appeared at the amended time and caused the said property to be sold at the front door of the Davidson County Courthouse on February 11, 1999; and

WHEREAS, SECOND PARTY, being the highest and best bidder thereof, became the purchaser of said property at and for the sum of FIFTY FIVE THOUSAND TWO HUNDRED and 00/100 DOLLARS ($55,200), or credited, the receipt hereof is hereby acknowledged, and

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, FIRST PARTY has this day bargained and sold and does by these presents transfer and convey unto SECOND PARTY, its successors and assigns, the following described real property, situated in Davidson County, Tennessee and described as follows:

Land situated in Davidson County, Tennessee

All that piece, parcel or lot of land situate, lying and being in Davidson County, Tennessee and known and designated as Lot 7, TIMBERWOOD ESTATES, SECTION TWO, recorded in Plat Book 5250, Page 882, of the Davidson County Register of Deeds Office, reference to which is hereby made for a more particular description.

Being the same property conveyed from James A. Sweeney to Yvonne L. Hayes, unmarried, by deed recorded in Book 6921, Page 104 of the public records of Davidson County, Tennessee.

Being the same property conveyed from Yvonne L. Hayes, unmarried, to Yvonne L. Hayes Caruthers and husband, Alfred T. Caruthers by deed dated 9/26/96 and recorded 10/22/96 in Book 10233, Page 271 of the public records of Davidson County, Tennessee.

This property is known as 3701 Chesapeake Drive, Nashville, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate unto the SECOND PARTY, its successors and assigns, forever, and in bar of equity of redemption, homestead, dower and all other exemptions of any kind.

This conveyance is subject to any and all taxes that may be a lien against said property, including delinquent city and county real property taxes, the plat of record, restrictive covenants of record, easements of record and other matters of record or other matters which may be superior to the Deed of trust.

AND, Gregory H. Oakley, Successor Trustee, does further covenant and bind his successors and assigns to warrant and defend the title to said land only as to such title coming by, through or under him as trustee to the said SECOND PARTY, its successors and assigns, and not otherwise.

IN WITNESS WHEREOF, FIRST PARTY has hereunto set his signature, this the day and date above written.

Gregory H. Oakley
Successor Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public, in and for the State and County aforesaid, personally appeared Gregory H. Oakley, Successor trustee, with whom I am personally acquainted, and who upon his oath acknowledged himself to be the person who executed this document for the purposes therein expressed.

NOTARY PUBLIC

My Commission Expires: 3-23-2003

05581137

IDENTIF. & REFERENCE

99 MAR -8 PM 2:33

REGISTER
DAVIDSON COUNTY, TN.

5482 03/08 0101 02CHECK 219.24

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11374 PG. 49

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

0558137

IDENTIF. & REFERENCE

99 MAR -8 PM 2:33

REGISTER
DAVIDSON CO. TN.

CAMT	55200.00
CON TX	204.24
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	219.24
CHECK	219.24

03/08/99 01 14:32 0001 5482

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1434641