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

BOOK 11444 PG. 302

NAME: Alma J. Davis,
Janice Davis
S&K#: 98-1470
LOAN#: 0000852939

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 18, 1997, recorded in Book 10541, Page 278, Register's Office of DAVIDSON County, Tennessee, Alma J. Davis, unmarried and Janice Davis, unmarried, each with a 1/2 undivided interest as joint tenants with the right of survivorship, conveyed to David M. Diamond, President, 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 11074, Page 193, 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 October 7, 1998, 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 IMC Mortgage Company, A Florida Corporation, as successor by merger to Industry Mortgage Company, L.P., a Delaware Limited partnership, whose address is c/o IMC Mortgage Company, 11311 Cornell Park Drive Suite 300 Cincinnati, OH 45242, at and for the sum of $68,000.00, 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 IMC Mortgage Company, A Florida Corporation, as successor by merger to Industry Mortgage Company, L.P., a Delaware Limited partnership, 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 IMC Mortgage Company, A Florida Corporation, as successor by merger to Industry Mortgage Company, L.P., a Delaware Limited partnership, 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;

A certain tract or parcel of land situated in Davidson County, State of Tennessee, described as follows, to wit;

Being Lot Number 16 on the Plan of B.F. Shields Heirs' Addition as of record in Book 57, Page 31 of Register's Office for said County.

Said Lot affronts 50.25 feet on the westerly side of Villa Place and runs back parellel lines 150.6 feet to an alley.

This legal description is identical with that in Deed recorded in Book 10541, Page 278, 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 10541, Page 278, Register's Office of DAVIDSON County, Tennessee.

The last quit claim deed of record is Quit Claim Deed, recorded in Book 4408, Page 508 , Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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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 IMC Mortgage Company, A Florida Corporation, as successor by merger to Industry Mortgage Company, L.P., a Delaware Limited partnership, 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 21 day of April, 1998, 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 21 day of April, 1998.

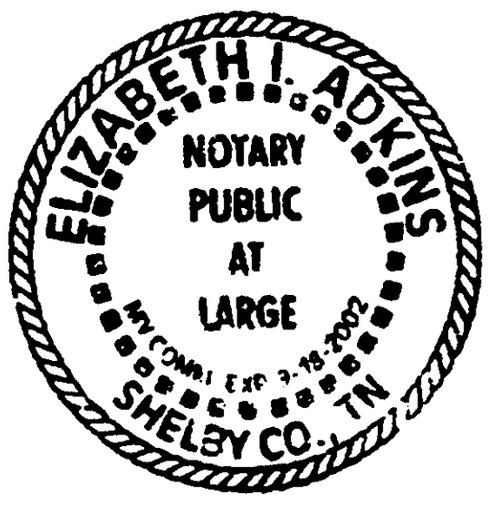
ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 9-18-2001

Elizabeth I Adkins
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 $ 68,000.00, 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 on the 21 day of April, 1999.



Notary Public

PROPERTY ADDRESS: 1011 Villa Place, , NASHVILLE, TN, 37212

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
IMC Mortgage Company, A Florida Corporation, as successor by merger to Industry Mortgage Company, L.P., a Delaware Limited partnership
11311 Cornell Park Drive Suite 300
Cincinnati, OH 45242

S & K #:98-1470
Map & Parcel - 105 1 121

05777769
REFERENCE
99 APR 23 AM 9:38
REGISTER
MAIL ENV.
0283 04/23 0101 03CHECK 266.60

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11444 PG. 305

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

0577769

ILEGIBLE REFERENCE

99 APR 23 AM 9:38

ILEGIBLE

CAMT	68000.00
CON TX	251.60
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	266.60
CHECK	266.60

04/23/99 01 09:41 0001 6283

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1476224