Tennessee
Map #92-5-292/11W37400

Joel Kuehnel
Loan #3965621

Instr:200003230029747 Page: 1 OF 2
REC'D FOR REC 03/23/2000 3:55:53PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $180.59

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 30, 1998, and recorded in Book 10779, Page 606 in the Register's Office of Davidson County, Tennessee, Joel Albert Kuehnel and Sandy Sun Kuehnel, Husband and Wife, conveyed to Kay B. Housch, Esq.,, Trustee(s), 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 Instrument No. 200002030011154 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on March 14, 2000, at the Main (South) Door of the Courthouse 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 Ocwen Federal Bank, FSB, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Forty Eight Thousand Eight Hundred Eight and 01/100 Dollars; 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 of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, 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:

Land in Davidson County Tennessee, Being the South part of Lot No. 18, Block I, on the Map of Fisk University Place as of record in Book 421, Pages 4 and 5, Register's Office for Davidson County, Tennessee, described according to a copy of a survey by Harvey Gee, Dated June 7, 1947. Said part of said lot fronts 84.8 feet on the easterly side of 32nd Avenue North, and runs back between lines, 67. 5 feet on the North line and 43 feet on the south line, to a dead line measuring 77. 2 feet thereon.

Joel Albert Kuehnel and Sandy Sun Kuehnel obtained title to the above referenced real estate by Deed of record in Book 10254, Page 753, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the 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 Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	10.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	48,049.01
	$48,808.01

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on March 14, 2000 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On March 14, 2000 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 day and year above written.

NOTARY PUBLIC

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
802 32nd Avenue North,
Nashville, TN 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Ocwen Federal Bank, FSB
1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401
Attn: Foreclosure Department

Map 1 Parcel: None Mail to:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF March 14 2000
NOTARY PUBLIC
MY COMMISSION EXPIRES 7/29/03