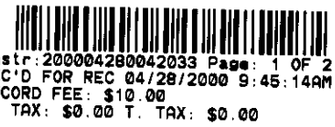
THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115



NAME: Patricia A James
S&K#: 99-2775
LOAN#: 56349865

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 30, 1996, recorded in Book 10160, Page 958, and re-recorded at Book 10791 Page 643, and further re-recorded at Book 10832, Page 603 and Loan Modification Agreement at Book 11517, Page 288, Register's Office of Davidson County, Tennessee, Patricia A. James an unmarried person, conveyed to D.M. Grisham, 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 Instrument 20000218001639 and Modified at Instrument 200003060022685, 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 April 19, 2000, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 Federal National Mortgage Association, whose address is 950 E. Paces Ferry Road, Suite 1900, Atlanta, GA 30326, at and for the sum of $64,142.09, 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 Federal National Mortgage Association
, 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 Federal National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Davidson, County of Davidson, State of Tennessee, to-wit:

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

Being Unit No. 6, Building 15, on the Plan of Mill Creed Club, Phase 1, Section 1, as of record in Plat Book 4860, Page 11, and Plat Book 5050, Page 103, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

This legal description is identical with that in Deed recorded in Book 10160, Page 958, and re-recorded at Book 10791 Page 643, and further re-recorded at Book 10832, Page 603 and Loan Modification Agreement at Book 11517, Page 288, 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 10160, Page 958, and re-recorded at Book 10791 Page 643, and further re-recorded at Book 10832, Page 603 and Loan Modification Agreement at Book 11517, Page 288, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10160, Page 954, 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 Federal National Mortgage Association, 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 25th day of April, 2000, 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 day and year above written.



Notary Public

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 6 Hickory Court, , Antioch, Tn 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
950 E. Paces Ferry Road
Suite 1900
Atlanta, Georgia 30326

S & K #:99-2775
Map & Parcel - 162 16A 70