This Instrument Prepared By:

Elizabeth W. McDow
Metropolitan Federal Savings
and Loan Association
230 Fourth Avenue, North
Nashville, Tennessee 37219

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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The actual consideration or value, whichever is greater, for this transfer is $ 22,149.07 .

Elizabeth W McDow
AFFIANT

Subscribed and sworn to before me, this the 21st day of January, 1985

Marjorie C [illegible]
NOTARY PUBLIC

My Commission Expires 1/5/87

1:79 6:37

IDENTIF. REFERENCE

JAN 28 2 51 PM '85

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
Metropolitan Federal 230 Fourth Ave. North Nashville, TN 37209	Same	148-15 5DU71547 Par 106 Lot

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 18th day of January, 1985, by and between Union Financial Corporation, Substitute Trustee, hereinafter referred to as the "FIRST PARTY," and Metropolitan Federal Savings and Loan Association, hereinafter referred to as the "SECOND PARTY,"

W I T N E S S E T H :

WHEREAS, by a Deed of Trust dated December 8, 1983, of record in Book 6192, page 482, Register's Office for Davidson County, Tennessee, Clarence W. Phillips and wife, Faith P. Phillips conveyed to Glenn L. Lawrence, Trustee, the hereinafter described property to secure payment of a promissory note in the original principal sum of One Hundred Eight Thousand and no/100 Dollars ($108,000.00), payable to the order of Metropolitan Federal Savings and Loan Association; and,

WHEREAS, Glenn L. Lawrence, Trustee, was unable to act as Trustee under said Deed of Trust and Union Financial Corporation was appointed Substitute Trustee by the owner and holder of said note, which being of record in the Register's Office for Davidson County, Tennessee; and,

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WHEREAS, default was made in the payment of said promissory note and the holder thereof directed FIRST PARTY to advertise and sell said property in satisfaction of said indebtedness and the costs of foreclosure, in accordance with the terms and provisions of 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 Nashville Record on December 27, 1984, January 3, 1985, and January 10, 1985; 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 Courthouse in Davidson County, Tennessee, on January 18, 1985; and,

WHEREAS, SECOND PARTY, being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Twenty Two Thousand One Hundred Forty / Nine and 07/100 Dollars ($22,149.07), and said sum of said bid having been paid or credited, the receipt thereof is hereby acknowledged.

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:

Land in Davidson County, Tennessee, being Lot No. 55 on the Plan of Apache Hills Section 5, Part 2, as of record in Book 5050, page 39, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Clarence W. Phillips and wife, Faith P. Phillips by deed from James W. Rice and wife, Jean G. Rice of record in Book 5804, page 369, Register's Office for said County.

This property is located at 4725 Arapaho Bend, Nashville, Tennessee.

This conveyance is subject to the lien of current taxes, easements and restrictions of record and the first mortgage of record in Book 5234, page 633, said Register's Office.

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

AND, Union Financial Corporation, Substitute Trustee, does further covenant and bind its successors and assigns to warrant and defend the title to said land only as to such title coming by, through or under it, to the said SECOND PARTY, its successors and assigns, and not otherwise.

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

UNION FINANCIAL CORPORATION
a Tennessee Corporation
Substitute Trustee

BY: Elizabeth W. McDow
Elizabeth W. McDow
Assistant Secretary

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Elizabeth W. McDow, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon her oath acknowledged herself to be Assistant Secretary of Union Financial Corporation, the bargainor, a corporation, and that she as such Assistant Secretary executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Elizabeth W. McDow as such Assistant Secretary.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 21st day of January, 1985.

Marion C. Ray
NOTARY PUBLIC

My Commission Expires: 11-1-87

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			22149.07- MAMT.	
			57.46 MSTAX	
	VD		57.46- MSTAX	
	VB		22149.07 MAMT.	
			22149.07- CAMT.	
			57.46 CSTAX	
			.50 PRFEE	
			9.00 WDEED	
			PYMT	66.96-
			0036A01/28/85 BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

I 7 9 6 3 7

IDENTIF. REFERENCE

JAN 28 2 51 PM '85

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 104565