FROM: JAMES R. KELLEY
SUBSTITUTE TRUSTEE

TO: Robert G. Zepernick and wife, Jan C.

Address New Owner(s) as follows:	Send Tax Bills to:	Map-Parcel
122 Wellington Park Court Nashville, Tennessee 37215	SAME	130-8 115

This instrument prepared by: DEARBORN & EWING, Attorneys, Suite 1200, One Commerce Place, Nashville, Tennessee 37239

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater for this transfer is $212,000.00.

Robert G. Zepernick MS
AFFIANT

Subscribed and sworn to before me, this the 8th day of January, 1988.

Dianne L. Adams
NOTARY PUBLIC

My Commission Expires: 5/13/90

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated March 14, 1986, of record in Book 6804, page 432, Register's Office for Davidson County, Tennessee, hereinafter referred to as "Deed of Trust", Bob Haley, President of Haley, Inc., for and on behalf of Haley, Inc. conveyed to Brenda Franks Hale, Trustee, the hereinafter described real estate, hereinafter referred to as "Property", to secure an indebtedness evidenced by a note of even date therewith, which note is fully described in the Deed of Trust, hereinafter referred to as the "Note"; and

WHEREAS, default having occurred in the payment of the Note, and in accordance with the terms of the Note and Deed of Trust, the holder thereof declared the entire indebtedness due and owing; and

WHEREAS, the lawful owner and holder of the indebtedness, by the terms of a certain instrument of record in Book 7319, page 205, Register's Office for Davidson County, Tennessee, appointed James R. Kelley, Substitute Trustee, in the place and stead of Brenda Franks Hale, Trustee; and

WHEREAS, the owner and holder of the indebtedness directed James R. Kelley, Substitute Trustee, to sell the Property, and in accordance with the terms thereof, and pursuant to said direction, James R. Kelley, Substitute Trustee, did advertise the Property for sale as provided in the Deed of Trust and Note, and the Property was advertised to be sold at 12:00 Noon, on December 31, 1987, at the front door of the Courthouse in Davidson County, Tennessee, at public outcry, to the highest and best bidder for cash, free from all legal, statutory and equitable rights of redemption, exemptions of homestead, rights by virtue of marriage and all other exemptions of every kind, all of which are expressly waived in said Deed of Trust; and the advertisement of sale was duly published in The Nashville Record, a newspaper of general circulation in Davidson County, Tennessee, on December 10, December 17, and December 24, 1987; and

WHEREAS, at the time and place of said sale, and upon the Property being offered under the terms hereinabove set forth, Robert G. Zepernick and wife, Jan C. were the highest and best bidders;

NOW, THEREFORE, the undersigned, James R. Kelley, Substitute Trustee, pursuant to the bid of Robert G. Zepernick and wife, Jan C., acknowledges receipt of the sum of Two Hundred Twelve Thousand and No/100 Dollars ($212,000.00), which was the highest bid, and for and in consideration of said bid, has bargained and sold, and by these presents does hereby transfer and convey unto Robert G. Zepernick and wife, Jan C., their successors and assigns, the following described real estate in Davidson County, Tennessee:

> Being Lot No. 1 on the Plan of Wellington Park, of record in Plat Book 6200, page 328, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate description of said property.
>
> Being part of the same property conveyed to Haley, Inc., by deed from PHP, Inc., a Tennessee corporation, of record in Book 6804, page 429, said Register's Office.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Robert G. Zepernick and wife, Jan C., their successors and assigns, forever; and James R. Kelley, Substitute Trustee, does hereby transfer, assign, and set over unto Robert G. Zepernick and wife, Jan C., all of his right, title and interest in the said property as Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said James R. Kelley, Substitute Trustee, has executed this instrument on this the 23 day of January, 1988.

96269 IDENTIFICATION REFERENCE JAN 8 12 20 PM '88 DAVIDSON COUNTY, TN

James R. Kelley, Substitute Trustee

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named James R. Kelley, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal, in Nashville, Tennessee, this 7th day of January, 1988.

NOTARY PUBLIC

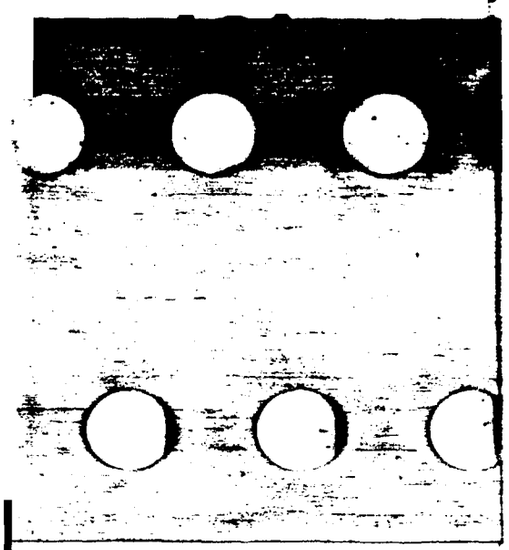
My Commission Expires:

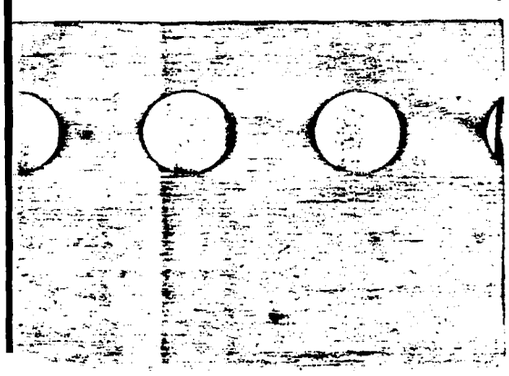
5/13/90

Fclosl:039

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

0750 02/08 0101 03CHECK 600.10





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7445 PAGE 762

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT
				212000.00
				CON TX 593.60
				PRFEE 0.50
				WDEED 6.00
				TOTAL 600.10
				CHECK 600.10
01/08/88		01		12:21 0001 6750

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

9.6.2.6.9

IDENTIFI REFERENCE

JAN 8 12 20 PM '88

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 51762