This Instrument Prepared By:
Lee & Lee
Attorneys At Law, P.C.
109 East Gay
Lebanon, Tennessee 37087

New Owners Address:
Heritage Federal Savings
and Loan
P.O. Box 189
Lebanon, TN 37087

SUBSTITUTE TRUSTEE DEED

BOOK 7614 PAGE 110

This deed, made and entered into this the 15th day of July, 1988, by and between Robert E. Lee, acting as Substitute Trustee as hereinafter stated, and Heritage Federal Savings and Loan, Grantee, all of the County of Wilson, State of Tennessee;

WITNESSETH:

2026 08/01 0101 03CHECK 209.45

That whereas Clifton L. Jones and wife, Joyce F. Jones, executed to Robert E. Lee, Trustee, upon the lands hereinafter described a Deed of Trust dated the 10th day of May, 1985, and recorded in Book 6557, page 607, Register's Office for Davidson County, Tennessee; and whereas Robert E. Lee having been appointed Substitute Trustee in the place and stead of Citizen's Financial Corporation, Trustee, upon the 3rd day March, 1988, the said appointment Substitute of record in Book 7489, page 416, Register's Office for Davidson County, Tennessee; and whereas the indebtedness thereby secured being over due and unpaid, and the holder of the said indebtedness having called upon the said Substitute trustee to foreclose the said Deed of Trust, the said Substitute Trustee after due advertisement as required by law and the terms of the Deed of Trust offered said land for sale at the South door of the Davidson County Courthouse on the 15th day of July, 1988, at 11:00 a.m., when and where HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION became the last and highest bidder at the price of SIXTY-ONE THOUSAND, FIVE HUNDRED AND 00/100 Dollars ($61,500.00).

Now, therefore, the said Robert E. Lee, acting as Substitute Trustee as aforesaid, in consideration of the premises and of the said sum of SIXTY-ONE THOUSAND, FIVE HUNDRED AND 00/100 Dollars ($61,500.00), to him in hand paid, has bargained and sold and by these present does bargain, sell and convey unto the said HERITAGE FEDERAL SAVINGS AND LOAN ASSOCATION, in fee simple, the land sold as aforesaid, the same lying and being in the County of Davidson, State of Tennessee, and more particularly described and

bounded as follows:

Being Lot No. 60 on the Plan of Jackson's Retreat, Phase 1, Section 2, of record in Book 5200, page 334 and 335, said Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Clifton L. Jones and wife, Joyce Ferguson Jones, by deed from Scott T. Gressler and wife, Mary J. Gressler, dated May 10, 1985 of record in Book 6557, page 604, Register's Office for Davidson County, Tennessee.

To have and to hold, said land and premises, together with all privileges and appurtenances thereunto belonging, to Robert E. Lee, Trustee, in fee simple, in as full and ample a manner as the said Substitute Trustee has power to convey the same.

In testimony whereof, said Robert E. Lee, acting as Substitute Trustee as hereinabove stated, has hereunto set his signature the day and year first above written.

ROBERT E. LEE
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF WILSON)

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Robert E. Lee, Substitute Trustee, with whom I am personally acquainted, and who acknowledged that he executed the foregoing Substitute Trustee Deed for the purposes therein contained.

Witness my hand and official seal at office in Lebanon, Tennessee, on this the 21st day of July, 1988.

Connie C Barrett
Notary Public

My Commission Expires: 5-21-90

STATE OF TENNESSEE]
COUNTY OF WILSON]

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $61,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Affiant

Sworn to and subscribed before me this the 21st day of July, 1988.

Connie C Barrett
NOTARY PUBLIC

My commission expires: 5-21-90

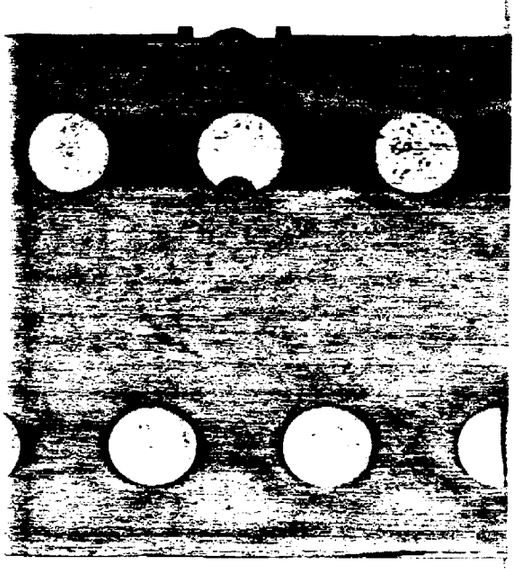
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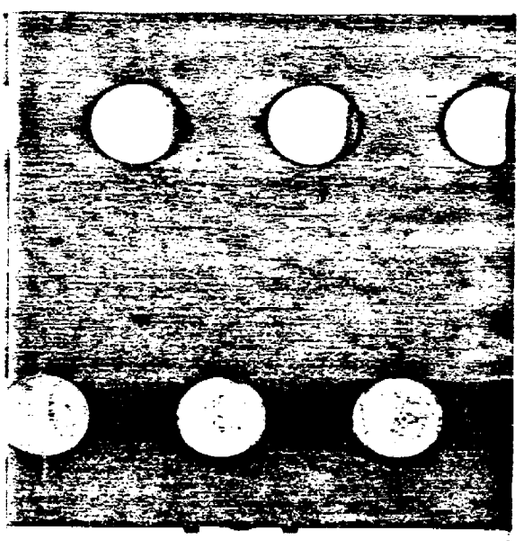
IMPROVEMENT REFERENCE

AUG 10 08 AM '88

FILED WILSON REGISTER WILSON COUNTY, TENN.

MAIL ENV.





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 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 61500.00
CON TX 202.95
PRFEE 0.50
WDEED 6.00
TOTAL 209.45
CHECK 209.45

08/01/88 01 10:11 0001 2026

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

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IDENTIFICATION REFERENCE

AUG 1 10 08 AM '88

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN

No. 118634