R90 1223

This Instrument Prepared by:
Elizabeth M. Wilson
Metropolitan Federal Savings
and Loan Association
230 Fourth Avenue, North
Nashville, TN 37219

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $25,484.53.

Elizabeth M. Wilson
Affiant

Subscribed and sworn to before me, this 2nd day of December, 1988.

Karen C. Rogers
Notary Public

My Commission Expires: 4-28-91

KAREN C. ROGERS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Address New Owners As Follows: Send Tax Bills To: Map-Parcel Nos.
Metropolitan Federal Savings and Loan Association — Same — 147-2-B-085.00CO 6DU-81084
230 Fourth Avenue, North
Nashville, TN 37219

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 28th day of November, 1988, by and between Union Financial Corporation, SUBSTITUTE TRUSTEE, FIRST PARTY, and Metropolitan Federal Savings and Loan Association, SECOND PARTY,

WITNESSETH:

WHEREAS, by a deed of trust dated December 1, 1983, of record in Book 6205, page 116, Register's Office for Davidson County, Tennessee, Andrew G. Higgins and wife, Linda C. Higgins conveyed to Stephen C. Baker, Trustee, the hereinafter described property to secure payment of a promissory note in the original principal sum of Thirty-Two Thousand and No/100 ($32,000.00) Dollars, payable to the order of Town and Country Properties, Inc.; and

WHEREAS, Andrew G. Higgins and wife, Linda C. Higgins subsequently conveyed said real property to Craig E. Gardella, who assumed the indebtedness evidenced by note secured by said Deed of Trust; and

WHEREAS, Town and Country Property, Inc. subsequently sold and endorsed said note to Metropolitan Federal Savings and Loan Association; and

WHEREAS, Stephen C. Baker, 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. Said appointment is of record in the Register's Office for Davidson County, Tennessee; and

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 said note and deed of trust, notices of the time and place of said sale being published in the Nashville Record on November 3, 10, and 17, 1988 and;

WHEREAS, the First Party appeared and caused the said property to be sold at the front door of the Courthouse in Davidson County, Tennessee, on November 28, 1988 and;

WHEREAS, Second Party being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Twenty-Five Thousand Four Hundred Eighty-Four and 53/100 ($25,484.53) Dollars, and said sum of said bid having been paid or credited, the receipt therefor 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 Unit No. E-103, of Caldwell Court Condominiums created under Title 66, Chapter 27, Section 101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6188, page 744, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Caldwell Court Condominiums set forth in Exhibit A-2 of said Master Deed for a more complete identification and description of said Unit.
>
> Being the same property conveyed to Craig E. Gardella, by deed from Andrew G. Higgins and wife, Linda C. Higgins, of record in Book 6741, page 740, Register's Office for said County.

This property is located at Caldwell Court Condominiums, 550 Harding Place, Unit E-103, Nashville, Tennessee 37211.

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, the First Party has hereunto set its signature this the day and date above written.

UNION FINANCIAL CORPORATION
a Tennessee Corporation
Substitute Trustee

By: Elizabeth M. Wilson
Elizabeth M. Wilson
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 M. Wilson, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon oath, acknowledged herself to be the Assistant Secretary of the Union Financial Corporation, the within named bargainor, a corporation, and that she as such Assistant Secretary, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as Assistant Secretary.

Witness my hand and seal at office in Nashville, Tennessee, this 2nd day of December, 1988.

Karen C. Rogers
Notary Public

My Commission Expires:
9-28-91

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

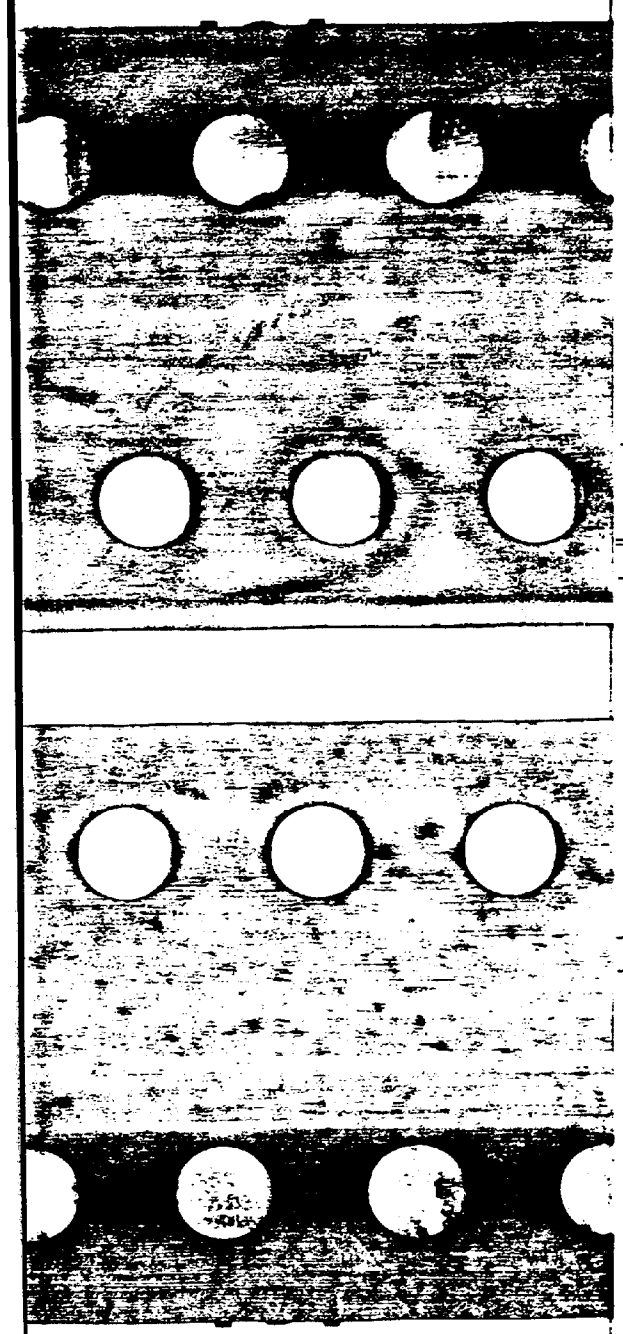
91477

IDENTIFICATION REFERENCE

DEC 7 9 58 AM '88

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

4956 12/07 0104 CHECK 93.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7721 PAGE 675

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

MAMT 25484.53
ERR CO
MAMT 25484.53-
[illegible] 25484.53

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

CON TX 84.15
PRFEE 0.50
WDEED 9.00
TOTAL 93.65
CHECK 93.65

12/07/88 01 09:59 0001 4956

IDENTIF. REFERENCE 91477

DEC 7 9 58 AM

FELIX Z. WILSON II REG'S
DAVIDSON COUNTY, TN

No. 161162