This instrument prepared by:
Roy C. DeSha, Jr., Attorney
Suite 2909, The Tower Atop Stouffer
611 Commerce Street
Nashville, TN 37203

Send Tax Bills To:
Avco Financial Services of TN, Inc.
3914 Lebanon Rd.
Hermitage, TN 37076

MAP - SC-11-41

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by a Deed of Trust dated September 2, 1986, executed by Ernest L. Gaines and Joann C. Gaines to Record Data, Inc., Trustee, and of record in Book 6968, Page 207, Register's Office for Davidson County, Tennessee, the said Ernest L. Gaines and Joann C. Gaines conveyed to the said Trustee the there within-described real property to secure the payment of the indebtedness described therein to Avco Financial Services of Tennessee, Inc.; and

WHEREAS, Roy C. DeSha, Jr., was appointed Substitute Trustee in said Deed of Trust by instrument of record in Book 7751, Page 155, Register's Office for Davidson County, Tennessee; and

WHEREAS, default was made in the payment of said indebtedness and the lawful holder and owner thereof declared the entire balance of said note immediately due and payable and made demand upon me, Roy C. DeSha, Jr., Substitute Trustee, to exercise the power of sale contained in said Deed of Trust; and

WHEREAS, I caused said property to be advertised in the The Nashville Record, a newspaper published in Davidson County, Tennessee, once each week for three (3) consecutive weeks, all in accordance with the terms of the said Deed of Trust, for sale at 11:45 a.m., on February 10, 1989, at the south door of the Courthouse in Davidson County, Tennessee, for cash; and

WHEREAS, the highest, last and best bid received was in the amount of $44,000.00, cash, said offer and bid having been made by Avco Financial Services of Tennessee, Inc.;

NOW, THEREFORE, in consideration of said sum, I, Roy C. DeSha, Jr., Substitute Trustee, have bargained and sold and by these presents do transfer and convey to the said Avco Financial Services of Tennessee, Inc., its successors, heirs and assigns a certain tract or parcel of land in Davidson County, Tennessee, to-wit:

Being Lot No. 609 on the Plan of Parkwood Estates, Section 4, of record in Book 3300, Pages 79 and 80, Register's Office for said County.

Said Lot No. 609 fronts 86.79 feet on the westerly side of Hawkwood Lane and runs back between lines 117.7 feet on the northerly line and 124.4 feet on the southerly line to a dead line in the rear on which it measures 79.4 feet.

Being the same property conveyed to Ernest L. Gaines and wife, Joann C. Gaines by deed from Everett A. Kiester and wife, Katherine T. Kiester, as recorded in Book 4664, Page 711, Register's Office of Davidson County, Tennessee.

This is improved property known as 3309 Hawkwood Lane, Nashville, TN 37207.

TO HAVE AND TO HOLD, said tract or parcel of land, with the appurtenances, estate, title, and interest thereto belonging to the said Avco Financial Services of Tennessee, Inc., its successors, heirs and assigns forever.

This conveyance is made by me as Substitute Trustee of all my right, title and interest in the property as described in the within above-referenced Deeds of Trust, without warranty of any kind, and no further or otherwise.

WITNESS my hand this 13th day of February, 1989.

Roy C. DeSha, Jr., Substitute Trustee

STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

7006 02/14 0101 03CHECK 151.70

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Roy C. DeSha, Jr., 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 within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 13th day of February, 1989.

Notary Public

My Commission Expires: 3-3-92

STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $44,000.00.

Affiant

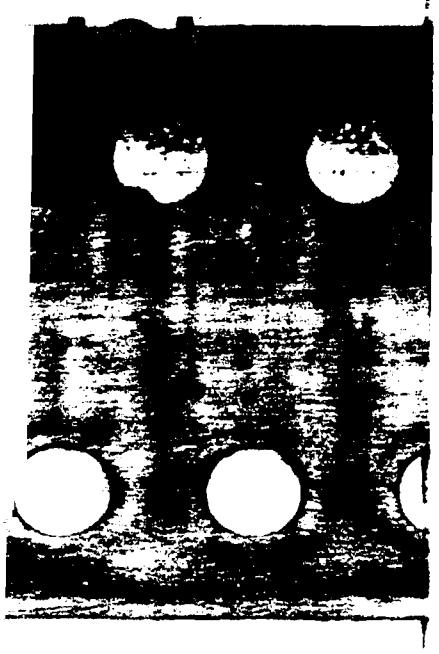
Subscribed and sworn to before me this 13th day of February, 1989.

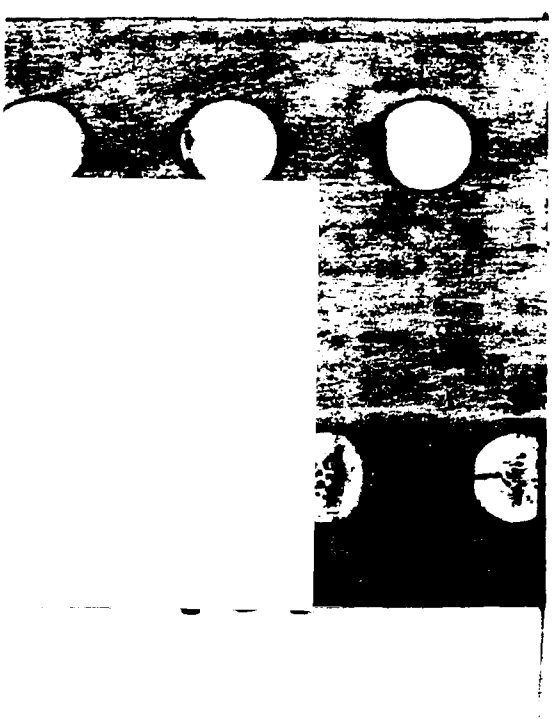
Notary Public

My Commission Expires: 3-3-92

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FEB 14 10 54 AM '89





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7772 PAGE 101

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 44000.00
CON TX 145.20
PRFEE 0.50
WDEED 6.00
TOTAL 151.70
CHECK 151.70

02/14/89 01 11:00 0001 7006

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0 8 7 8 1

IDENTIFICATION

Feb 14 10 54 AM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 181474