THIS INSTRUMENT PREPARED BY: BUCHANAN, EDWARDS & DETRING, Attorneys
P. O. Box 1045, Hendersonville, TN 37077
(FROM INFORMATION PROVIDED BY THE PARTIES)

Mail

BOOK 7836 PAGE 494

SEND TAX BILLS TO:
First Cumberland Bank
601 N. Gallatin Road
Madison, TN 37115

Map 52-13, Par. 45 and 46

DEED BY SUBSTITUTE TRUSTEE UNDER FORECLOSURE

This Deed made and entered into this 2nd day of May, 1989, by and between G. WAYNE DETRING, Substitute Trustee, hereinafter referred to as "PARTY OF THE FIRST PART"; and FIRST CUMBERLAND BANK, with full power to sell, convey, mortgage, encumber, transfer or otherwise deal with said property in any manner without joinder of beneficiary, hereinafter referred to as "PARTY OF THE SECOND PART."

W I T N E S S E T H :

THAT, WHEREAS, ROBERT L. ADLER, TRUSTEE, did convey in trust to JERRY GARRETT, Trustee, upon the land hereinafter described, a Deed of Trust dated February 25, 1988, and recorded in Book 7476, page 962, Register's Office for Davidson County, Tennessee, to secure the payment of a certain promissory note in the amount of Six Thousand and 00/100 Dollars ($6,000.00), payable to the order of FIRST CUMBERLAND BANK, all as fully set forth in said Deed of Trust, which note is now held by FIRST CUMBERLAND BANK.

THAT, WHEREAS, the indebtedness thereby secured in the above described Deed of Trust being overdue and unpaid, the holder of said indebtedness having appointed G. WAYNE DETRING as Substitute Trustee of record in Book 7797, page 740, Register's Office for Davidson County, Tennessee, and having called upon the said Substitute Trustee to foreclose said Deed of Trust, said Substitute Trustee, after due advertisement as required by law, and upon the terms of the Deed of Trust, offered said land for sale at the Courthouse in Nashville, Davidson County, Tennessee, on the 2nd day of May, 1989, at 12:00 noon, Central Standard Time, when and where FIRST CUMBERLAND BANK became the last and highest bidder at the price of Five Thousand and 00/100 Dollars ($5,000.00).

NOW, THEREFORE, the said G. WAYNE DETRING, Substitute Trustee, as aforesaid, in consideration of the premises and the said sum aforesaid, has bargained and sold, and by these presents does bargain, sell, transfer and convey unto the said FIRST CUMBERLAND BANK, its heirs and assigns, the land sold as aforesaid, the same lying and being in the County of Davidson, State of Tennessee, and described as follows:

TRACT I: BEING Lot No. 45 on the Plan of Wooddale Grove Annex, a subdivision in the Third Civil District of Davidson County, Tennessee, a plan of which is of record in Book 547, pages 109 and 110 of the Register's Office for Davidson County, Tennessee.

SAID Lot No. 45 fronts 50 feet on the southeasterly side of Miami Avenue and extends back between parallel lines, 150 feet to a dead line.

TRACT II: BEING Lot No. 44 in the Plan of Wooddale Grove Annex, a plat of which is of record in Book 547, pages 109 and 110 of the Register's Office for Davidson County, Tennessee.

SAID Lot No. 44 fronts 50 feet on the southeasterly side of Miami Avenue and extends back between parallel lines 150 feet to a dead line.

BEING the same property conveyed to Robert Adler, Trustee, by deed of record in Book 7476, page 187, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said lands and premises together with all privileges and appurtenances thereunto, belonging to FIRST CUMBERLAND BANK, its heirs and assigns forever, in as full and ample a manner as the said Substitute Trustee has the power to convey the same, but the said Substitute Trustee does not warrant the title to this property in any manner whatsoever except as to his power vested to him to convey same.

IN TESTIMONY WHEREOF, the said G. WAYNE DETRING, as Substitute Trustee as hereinabove stated, has hereunto set his signature the day and year first above written.

G. Wayne Detring

G. WAYNE DETRING
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF SUMNER)

BOOK 7836 PAGE 496

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared G. WAYNE DETRING, the within named 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 at office in Hendersonville Tennessee, this 2nd day of May, 1989.

Candy Finch
NOTARY PUBLIC

My Commission Expires: 10/28/89

CANDY FINCH NOTARY PUBLIC AT LARGE

STATE OF TENNESSEE)
COUNTY OF SUMNER)

I affirm and make oath that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $5,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

G. Wayne Detring
AFFIANT

Sworn to and subscribed before me,
this 2 day of May, 1989.

Candy Finch
NOTARY PUBLIC

My Commission Expires: 10/28/89

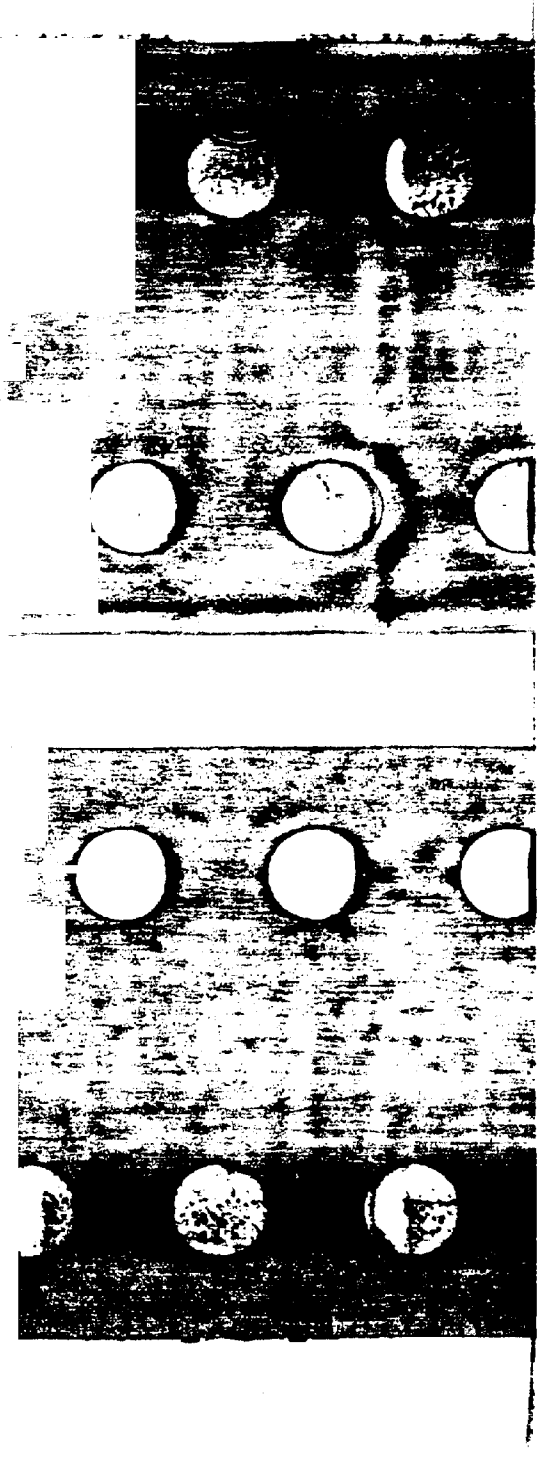
CANDY FINCH NOTARY PUBLIC AT LARGE

VOL 05/09 9:01 03CHECK 26.00

31315

STATE TAX PAID

MAY 9 8 51 AM '89



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7836 PAGE 497

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	5000.00
DON TX	16.50
PRFEE	0.50
WDEED	9.00
TOTAL	26.00
CHECK	26.00

05/09/89 01 08:53 0001 4181

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

31315

IDENTIFICATION REFERENCE

May 9 8 51 AM '89

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY

No. 207631