Prepared By:
PARKER, LAWRENCE, CANTRELL & DEAN
200 Fourth Avenue North
Fifth Floor
Nashville, Tennessee 37219

OWNER:	SEND TAX BILLS TO:	MAP AND PARCEL NO.:
Annapolis Federal Savings Bank P.O. Box 751 Annapolis, MD 21404	Same	133-12-262

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 69,838.47.

AFFIANT

Subscribed and sworn to before me, this 25th day of May, 1989.

NOTARY PUBLIC

My Commission Expires:

7/1/90

TRUSTEE'S DEED

WHEREAS, on July 2, 1984, Gregory M. Williams and wife Hortense Williams executed a Promissory Note payable to Dominion Bancshares Mortgage Corporation, and on that same date, executed a Deed of Trust of record in Book 6332, Page 713, Register's Office for Davidson County, Tennessee, which secured payment of that Note and conveyed the hereinafter described property to Donald L. Poleway and D. Gene Merrill, Trustees, for the benefit of Dominion Bancshares Mortgage Corporation;

WHEREAS, on November 26, 1984, Dominion Bancshares Mortgage Corporation assigned the Note and Deed of Trust to Annapolis Federal Savings and Loan Association, which is now known as Annapolis Federal Savings Bank;

WHEREAS, Judy Oxford Slick was appointed Substitute Trustee by the owner and holder of the Note described above by an instrument of record in Book 7785, Page 743, Register's Office for Davidson County, Tennessee;

WHEREAS, default occurred in the terms, conditions, and payments provided for in the Note and Deed of Trust described above, and in accordance with the terms of the Note and Deed of Trust, the lawful holder thereof declared the entire indebtedness due and payable;

WHEREAS, the owner and holder of the indebtedness directed Judy Oxford Slick, Substitute Trustee, to sell the property; and in accordance with the terms and provisions of the Deed of Trust and pursuant to the authority vested in her as Substitute Trustee, Substitute Trustee did advertise the property for sale by publishing a notice of sale on April 20 and 27 and May 4, 1989, in the Nashville Record, a newspaper published regularly in

Davidson County, Tennessee; and the property was advertised to be sold at 11:00 a.m. on Thursday, May 11, 1989, at the front door of the Metropolitan/Davidson County Courthouse in Davidson County, Tennessee, to the highest and best bidder for cash and free from the equity of redemption, homestead, dower, statutory right of an elective share, statutory right of redemption, and all other rights and exemptions of every kind, all of which are expressly waived in the Deed of Trust described above;

WHEREAS, at the time and place of the sale as described above, and upon the property being offered under the terms as set forth hereinabove, Annapolis Federal Savings Bank, acting through its agent, made the highest and best bid;

NOW, THEREFORE, for and in consideration of the bid made by Annapolis Federal Savings Bank, which was the highest and best bid, in the amount of Sixty-eight Thousand Eight Hundred Thirty-eight and 48/100 Dollars ($68,838.48), the receipt of which sum is hereby acknowledged, the undersigned, Judy Oxford Slick, Substitute Trustee, does grant, sell, transfer, and convey to Annapolis Federal Savings Bank, its successors and assigns, the certain tract of land in Davidson County, Tennessee, more particularly described as follows:

> Being Lot number 101 on the Plan of Greenwood Hills, Section 4, as of record in Book 4955, Page 49, Register's Office for Davidson County, Tennessee;
>
> Said Lot 101 fronts 69.0 feet on the southerly side of Eckhart Drive, and runs back between parallel lines 145.0 feet to a line in the rear on which it measures 69.0 feet;
>
> Being the same property conveyed to Gregory M. Williams and wife Hortense Williams by deed of record in Book 6332, Page 710, Register's Office for Davidson County, Tennessee;
>
> This is improved property also known as 3825 Eckhart Drive, Nashville, Tennessee 37211;

To have and to hold the property herein granted to Annapolis Federal Savings Bank, its successors and assigns, forever; and Judy Oxford Slick, Substitute Trustee, does hereby transfer and assign to Annapolis Federal Savings Bank all of her right, title, and interest in this property as Substitute Trustee, but not further or otherwise. Also, this property is conveyed without any covenant or warranty whatsoever, either expressed or implied, from Judy Oxford Slick, Substitute Trustee, or the law firm of Parker, Lawrence, Cantrell & Dean, or the holder of the note, and none of whom make any representations concerning the condition of the title or the condition of the property itself, both of which are sold and conveyed "as is." Further, this property is conveyed subject to all matters shown on any applicable recorded plan; any unpaid taxes which exist as a lien against said property; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances that may exist against the property; and any matter that an accurate survey of the premises might disclose.

IN WITNESS WHEREOF, Judy Oxford Slick, Substitute Trustee, has executed this instrument on this 23rd day of May, 1989.

Judy Oxford Slick
Judy Oxford Slick
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, Kathy W. Tortolero, a Notary Public, the above-signed **Judy Oxford Slick, Substitute Trustee,** with whom I am personally acquainted, or who identified herself to my satisfaction, who, being first sworn, acknowledged that she executed the foregoing Trustee's Deed for the purposes therein, on this 23rd day of May, 1989.

Kathy W. Tortolero
NOTARY PUBLIC

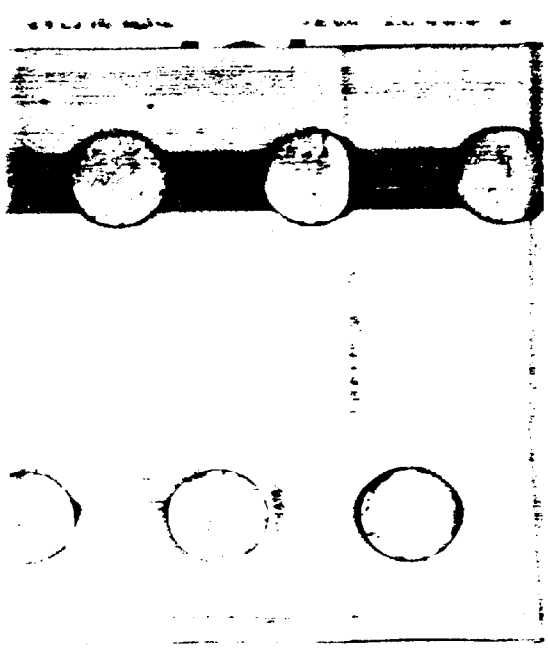
My Commission Expires:

1-23-93

3 8 0 3 4

JUN 2 2 27 PM '89

RECEIVED



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

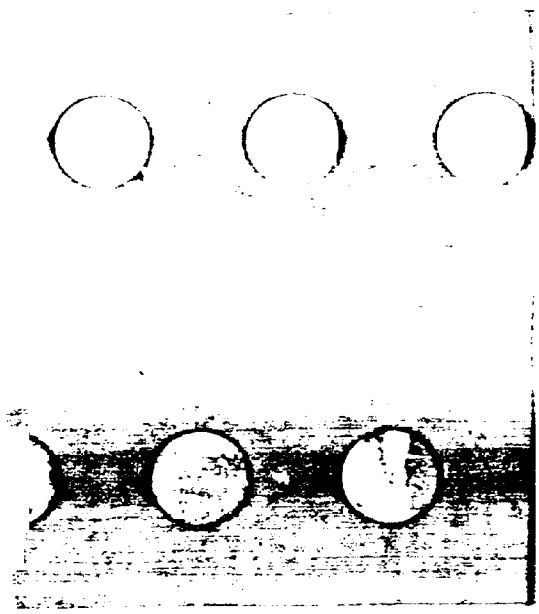
BOOK 7855 PAGE 780

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TAX - STATE TAX CONVEY
MO TAX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL



CAMT	68838.48
CON TX	227.04
PRFEE	0.50
WIEED	9.00
TOTAL	236.54
CK	236.54

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/02/89 01 14:30 0001 1261

38034

JUN 2 2 27 PM '89

No. 215927