ADDRESS OF NEW OWNER	SEND TAX BILLS TO	THIS INSTRUMENT PREPARED BY:
HEIRS AT LAW OF OLA WATERS %CLARENCE RAYMOND WATERS 705 TUCKAHOE DR. MADISON TN 37115	SAME	BILL HODDE, SUITE 305-RIVERGATE OFF. 1994 GALLATIN RD. N. MADISON TN 37115

MAP & PARCEL# 148-12-0

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, ANDREW L. CROOK and wife, ANNETTA CROOK, by a Deed of Trust dated May 28, 1986, of record in Book 6872, Page 882, R.O. D.C., Tennessee; conveyed a Deed of Trust of certain property described therein to Ronald E. Underwood, Trustee, to secure the indebtedness described in said Deed of Trust; and,

WHEREAS, by instrument dated July 20, 1989, the Heirs of Ola Waters appointed R. Marc Stepbach as Substitute Trustee for purposes of foreclosing under the terms of said Deed of Trust and Deed of Trust Note, which Notice of Appointment of Substitute Trustee as of record in Deed Book 7894, Page 194, R.O.D.C., Tennessee; and

WHEREAS, indebtedness described in said Deed of Trust was not paid in accordance with its terms and in accordance with the terms of the Deed of Trust Note, and default in the payment thereof was declared; and,

WHEREAS, at the request of the lawful owners and holders of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of the sale, all in accordance with the terms of the Deed of Trust, by publishing an advertisement for three (3) consecutive weeks in the Nashville Record, a newspaper published in general circulation in Davidson County, Tennessee, said notice being first published on July 27, 1989; August 3, 1989; August 10, 1989, which notice of sale advertised the sale of the property hereinafter described for August 14, 1989, at 12:00 o'clock noon at the Courthouse steps of the Metro Davidson County Courthouse; and,

WHEREAS, on August 14, 1989, at 12:00 noon, at the Courthouse steps of the Davidson County Courthouse, in Nashville, Davidson County Nashville, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust; and, the said Substitute Trustee having received a bid of $28,865.21, from the below named buyer, which bid was the last, highest and best bid and payment thereof by reason of cash or other appropriate credit upon the indebtedness described in the said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and of the sum bid and paid as herein provided, R. Marc Stepbach, Substitute Trustee, does hereby bargin, sell, transfer and convey unto the Heirs at Law of Ola Waters, their heirs, successors and assigns, all of the real estate situated in Davidson County, Tennessee, described as follows:

BEING Lot No. 1 on the Plan of Waters Property of record in Book 6050, page 122, Register's Office for Davidson County, and Surveyor's Certificate of Correction in Book 6484, page 616, said Register's Office, to which plan reference is hereby made for a more accurate description of said lot.

Being part of the same property conveyed to Ola Waters and husband Marshall Waters by deed from M.A. Simmons, Trustee, and M.A. Simmons and wife Alice Simmons of record in Book 565, page 400, said Register's Office. The said Marshall Waters having pre-deceased Ola Waters and since then the said Ola Waters having since died, leaving the Heirs at Law of Ola Waters as the vested owners of said property.

Being the same property described in the terms of the Deed of Trust of record in Book 6872, page 882, recorded in the Register's Office of Davidson County, on or about May 30, 1986.

This is improved property known as 646 Ewing Drive, Nashville, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Now, I, the said R. Marc Stepbach, as Substitute Trustee, do hereby transfer, assign and set over unto the said the Heirs at Law of Ola Waters, their heirs, successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do so as Trustee, but no further or otherwise.

62509

IDENTIFICATION REFERENCE

AUG 31 12 37 PM '89

DAVIDSON COUNTY, TENN.

WITNESS my hand as Substitute Trustee on this 14th day of August, 1989.

SUBSTITUTE TRUSTEE:

R. Marc Stepbach

R. MARC STEPBACH,
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 14th day of August, 1989, before me personally appeared R. Marc Stepbach, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed for the purposes therein contained as Substitute Trustee.

Jeff Shackleton

NOTARY PUBLIC
MY COMMISSION EXPIRES: 9-11-1990

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or the value of the property (whichever is greater) is $28,865.21. This is equal to or greater than the amount the property would bring at a fair and voluntary sale.

C. Raymond Waters

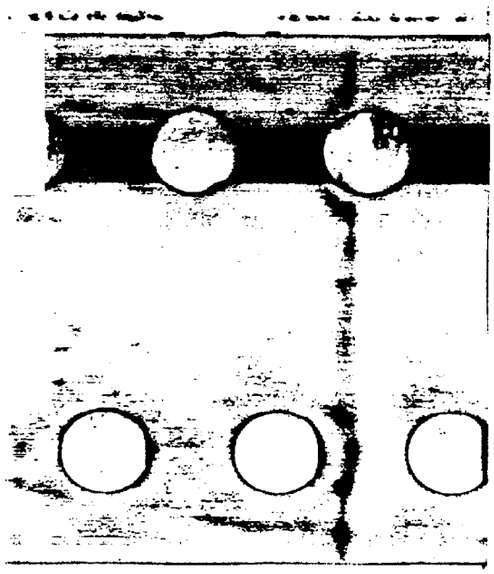
AFFIANT

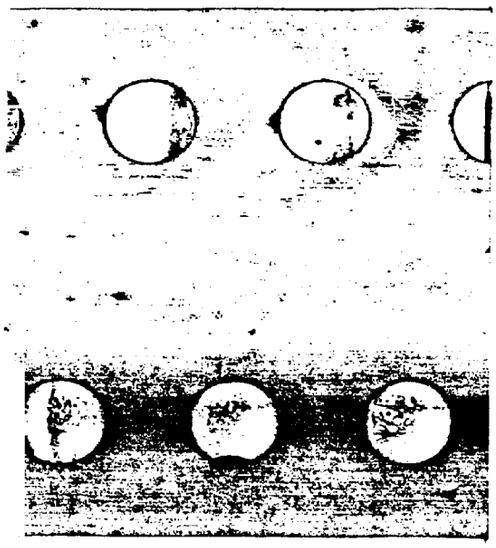
Sworn to and subscribed before me this 14 day of August, 1989.

Jeff Shackleton

NOTARY PUBLIC
MY COMMISSION EXPIRES: 9-11-1990

1326 08.1 0101 03CHECK 102.37





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 7927 PAGE 718

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 28865.21
CON TX 95.37
PRFEE 1.00
MDEED 6.00
TOTAL ~~102.37~~
CHECK ~~102.37~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/31/89 01 12:39 0001 1326

62509

IDENTIFICATION REFERENCE

AUG 31 12 37 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 244519