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 $275,000.00.

Elizabeth M. Wilson
Affiant

Subscribed and sworn to before me, this 21st day of August, 1989.

Karen C. Rogers
Notary Public

My Commission Expires: 9-28-91

Address New Owners As Follows: Send Tax Bills To: Map-Parcel Nos.
Metropolitan Federal Savings and Loan Association
230 Fourth Avenue North
Nashville, Tennessee 37219
Same
144-13-19
FH-03965

1472 09/05 01 AL 03CHECK 920.50

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 18th day of August, 1989, 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 October 9, 1987, of record in Book 7383, page 598, as amended in Book 7673, page 357, Register's Office for Davidson County, Tennessee, Richard F. Justice and wife, Glenda S. Justice conveyed to Glenn L. Lawrence, Trustee, the hereinafter described property to secure payment of a promissory note in the original principal sum of Two Hundred Twenty-Five Thousand and no/100 ($225,000.00) Dollars, payable to the order of Metropolitan Federal Savings and Loan Association; and

WHEREAS, Glenn L. Lawrence, 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 of said note and deed of trust, notices of the time and place of said sale being published in the Nashville Record on July 27, August 3, and 10, 1989; 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 August 18, 1989; and

WHEREAS, Second Party being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Two Hundred Seventy-Five Thousand and no/100 ($275,000.00) 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:

TRACT I:
Land in Davidson County, Tennessee being Lot No. 20 on the Plan of Chickering Estates, Section I, of record in Book 2663, pages 86 and 87, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Richard F. Justice and wife, Glenda S. Justice, by deed from Sarah Robinson Sharp, of record in Book 4097, page 334, said Register's Office. By deed from Richard F. Justice, of record in Book 4334, page 697, said Register's Office, property was vested in Glenda S. Justice.

TRACT II:
Land lying in the 34th Councilmanic District of Davidson County, Tennessee, being part of property conveyed to Ralph Owen, Jr., as of record in Book 3935, page 804, Register's Office for said County, and more particularly described as follows:

Commencing at an iron pin in the easterly margin of Chickering Lane, being the common westerly corner of Lots Nos. 20 and 21 on the Plan of Chickering Estates, Section I, as of record in Book 2663, page 86 and 87, said Register's Office; thence with the common line of Lots Nos. 20 and 21

in a southerly direction 256.0 feet, more or less, to an iron pin, the common easterly corner of Lots Nos. 20 and 21, the northwesterly corner of the Ralph Owen, Jr. property, and the beginning point of the herein described tract of land; thence continuing in the same and southeasterly direction with the extension of the common line between Lots Nos. 20 and 21, 271.9 feet, more or less, to a point in the westerly line of the J.B. Arlt, Jr., and wife property; as of record in Book 4373, page 407, Register's Office for said County; thence with the westerly line of the J.B. Arlt, Jr. property, north 11 deg. 52 min. west 199.1 feet, more or less, to an iron pin in the westerly line of a tract of land as of record in Book 4514, page 299, Register's Office for said County; and the southeast corner of Lot No. 20; thence with the southerly line of Lot No. 20, South 58 deg. 17 min. west 256.4 feet, more or less, (264.7 feet by plat and by survey of John Kohl dated August 31, 1979) to the point of beginning, containing 0.57 acres, more or less.

Being the same property conveyed to Glenda J. Justice by deed from Ralph Owen, Jr., and wife, Sandra Owen, of record in Book 4859, page 442, Register's Office for said County.

This property is located at 4334 Chickering Lane, Nashville, Tennessee 37215.

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.

Said conveyance is subject to an instrument of record in Book 5504, page 924, said Register's Office.

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 28 day of August, 1989.

Karen C. Rogers
Notary Public

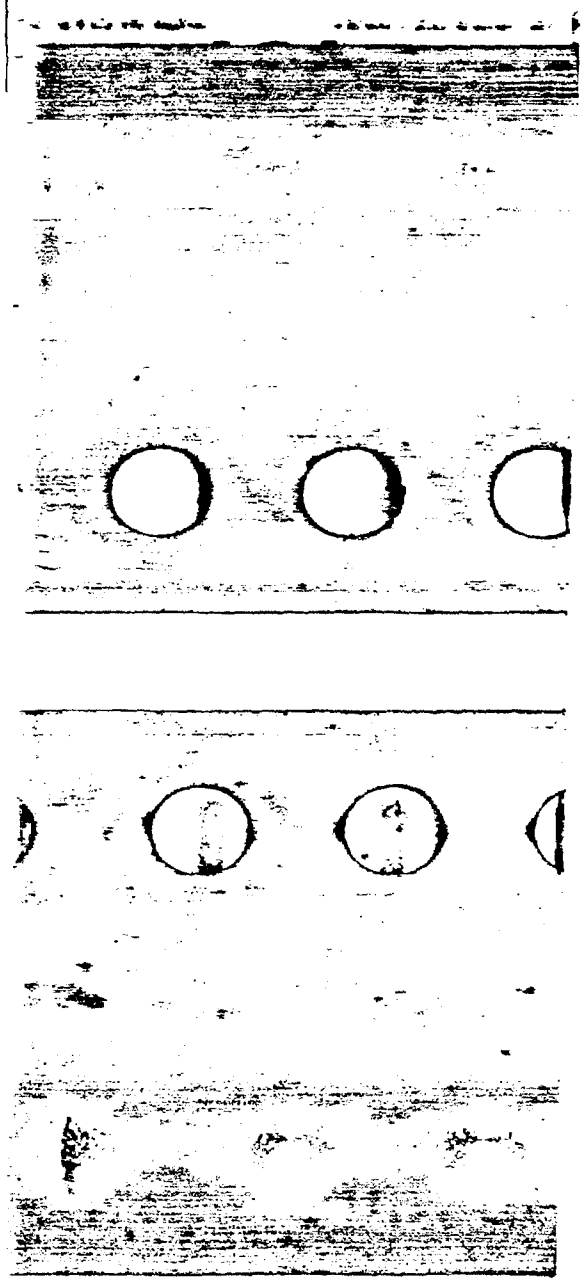
My Commission Expires:
4-28-91

63397

IDENTIFICATION REFERENCE

SEP 5 11 16 AM '89

DAVIDSON COUNTY, TN



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

RECEIVED OF _____

FOR _____

BOOK 7930 PAGE 529

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 275000.00
CON TX 907.50
PRFEE 1.00
WDEED 12.00
TOTAL 920.50
CHECK 920.50

09/05/89 01 11:17 0001 1472
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

63397

IDENTIFICATION REFERENCE

SEP 5 11 16 AM '89

FELIX Z. WILSON, II, REGISTER
DAVIDSON COUNTY, TN

No. 245501