MP 072-15-0-194.00

ADDRESS NEW OWNER	SEND TAX BILLS TO:	THIS INSTRUMENT PREPARED BY:
United Companies Financial Corporation P. O. Box 1396 Madison, TN 37115	Same	D. Ronald Ingram 405 Two Mile Pike Goodlettsville, TN 37072

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 22, 1988, of record in Book 7609, Page 945, Register's Office for Davidson County, Tennessee, Betty Jane Harrison, unmarried, conveyed certain real property therein described to Joe E. Phillips, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated October 26, 1989, Ingram & Lowe was appointed Substitute Trustee to serve in the place and stead of Joe E. Phillips, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 7974, Page 594, Register's Office for Davidson County, Tennessee; and

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

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in The Nashville Record a newspaper published in Davidson County, Tennessee, said notice being first published on November 23, 1989, and thereafter on November 30, 1989 and December 7, 1989, which notice of sale advertised the sale of the property hereinafter described for December 14, 1989, at 1:10 p.m.; and

WHEREAS, on December 14, 1989 at 1:10 p.m., at the front door of the Davidson County Courthouse in Nashville, Davidson County, 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 Substitute Trustee having received a bid of Fifteen Thousand Twenty and 60/100 Dollars ($15,020.60), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust, which bid was the last, highest and best bid and payment thereof by reason of a credit upon the indebtedness described in 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, Ingram & Lowe Attorneys, Substitute Trustee, does hereby bargain, sell, transfer and convey unto United Companies Financial Corporation, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 7 on the Map of Porter Road Subdivision, of record in Book 843, page 38, of Register's Office for said County, Said Lot No. 7 fronts 50 feet on the westerly side of Riverside Boulevard and runs back between lines 158 feet 2 inches on the northerly line and 161 feet 3 inches on the southerly line to a dead line in the rear on which it measures 50 feet.

TO HAVE AND TO HOLD said real estate, together with all

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IDENTIFICATION REFERENCE
Dec 18 4 06 PM '89
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN
0101 03CHECK 56.83
12/

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.

Ingram & Lowe Attorneys, as Trustee, do hereby transfer, assign and set over unto said United Companies Financial of Tennessee, Inc., its 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 as Trustee, but no further or otherwise.

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

INGRAM & LOWE ATTORNEYS
Substitute Trustee

BY: D. Ronald Ingram
D. Ronald Ingram

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 14th day of December, 1989, before me personally appeared D. Ronald Ingram, 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.

Nancy W. Lowe
Notary Public

My commission expires: 5-20-92

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property (whichever is greater) is $15,100.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

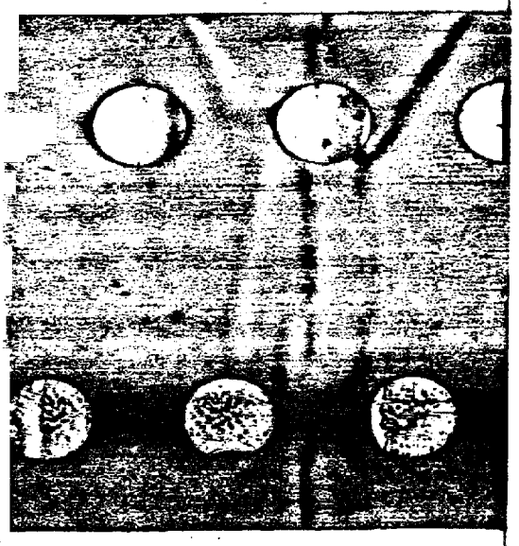
D. Ronald Ingram
AFFIANT

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

Nancy W. Lowe
Notary Public

My commission expires: 5-20-92





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

RECEIVED OF _____

FOR _____

BOOK 8007 PAGE 378

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 15100.00
CON TX ~~49.83~~
PRFEE ~~1.00~~
WDEED 6.00
TOTAL 56.83
CHECK 56.83

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

12/18/89 01 16:08 0001 5786

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

Dec 18 4 05 PM '89

IDENTIFY REFERENCE

90131

No. 276939