w3:jlr31
FROM: Stephen C. Baker
SUBSTITUTE TRUSTEE

TO: Sovran Bank/Central South

Address New Owner as follows: Sovran Bank/Central South
One Commerce Place
Nashville, TN 37219

Send Tax Bills to: (same)

Map-Parcel No. 104-8; 293 and 82-7; 177

This instrument prepared by: DEARBORN & EWING, 1200, One Commerce Place, Nashville, Tennessee 37239

File Both
jh

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $65,000.

James B. Claiborne
Affiant

Subscribed and sworn to before me, this the 3rd day of January, 1990.

Jeanette F. Ramer
Notary Public

My Comm. Expires: 11/10/92

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated December 16, 1988, of record in Book 7730, page 194, Register's Office for Davidson County, Tennessee, hereinafter referred to as "Deed of Trust", Lyndal Roberts and wife, Margaret Roberts, and Property Traders, Inc., conveyed to Scott C. Williams, Trustee, the hereinafter described real estate, hereinafter referred to as "Property", to secure an indebtedness evidenced by a note of even date therewith, which note is fully described in the Deed of Trust, hereinafter referred to as the "Note"; and

WHEREAS, default having occurred in the payment of the Note, and in accordance with the terms of the Note and Deed of Trust, the holder thereof declared the entire indebtedness due and owing; and

WHEREAS, the lawful owner and holder of the indebtedness, by the terms of a certain instrument of record in Book 7976, page 509, Register's Office for Davidson County, Tennessee, appointed Stephen C. Baker, Substitute Trustee, in the place and stead of Scott C. Williams, Trustee; and

WHEREAS, the owner and holder of the indebtedness directed Stephen C. Baker, Substitute Trustee, to sell the Property, and in accordance with the terms thereof, and pursuant to said direction, Stephen C. Baker, Substitute Trustee, did advertise the Property for sale as provided in the Deed of Trust and Note, and the Property was advertised to be sold at 12:00 Noon, on January 3, 1990, at the front door of the Courthouse in Davidson County, Tennessee, to the highest bidder for cash, at public outcry, free from all legal and equitable rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which are expressly waived in the Deed of Trust; and the advertisement of sale was duly published in The Nashville Record, a newspaper of general circulation in Davidson County, Tennessee, on December 7, 14, and 21, 1989; and

WHEREAS, at the time and place of said sale, and upon the Property being offered under the terms hereinabove set forth, Sovran Bank/Central South, acting through its agent, Lance B. Chitwood, was the highest and best bidder;

NOW, THEREFORE, the undersigned, Stephen C. Baker, Substitute Trustee, pursuant to the bid of Sovran Bank/Central South, acknowledges receipt of the sum of Sixty-Five Thousand and No/100 Dollars ($65,000), which was the highest bid, and for and in consideration of said bid, has bargained and sold, and by these presents does hereby transfer and convey unto Sovran Bank/Central South, a corporation organized under the laws of the State of Tennessee, its successors and assigns, the following described real estate in Davidson County, Tennessee:

Parcel I
Land in the City of Nashville, Davidson County, Tennessee, being part of Lot No. 42 on the map of O. B. Hayes' "Rokeby", of record in Book 21, page 87, Register's Office for Davidson County, Tennessee, and described as follows:

Beginning in the easterly margin of 17th Avenue South, on the line between lots Nos. 42 and 47; thence with said line easterly 156 feet, more or less, to the westerly margin of an alley; thence with said alley northwardly 60 feet 6 1/2 inches to the Southeast corner of the property conveyed to O. E. Giddings and wife, by deed from Dalton D. Wright and wife of record in Book 1718, page 547, said Register's Office; thence with the southerly line of said Gidding's property westwardly 156 feet, more or less, to the easterly margin of 17th Avenue South; thence with said Avenue, southerly 60 feet 6 1/2 inches to the point of beginning.

Being the same property conveyed to Lyndall Roberts and wife, Margaret Roberts, by deed from Claude L. Richardson and wife, Annietta A. Richardson, of record in Book 3377, page 223, said Register's Office.

PARCEL II
Land in Davidson County, Tennessee, being Lot No. 37 on the Plan of East Nashville Real Estate Company's Plan of Lots, as of record in Book 57, page 11, Register's Office for Davidson County, Tennessee.

Said Lot No. 37 fronts 50.00 feet on the northerly side of Hancock Street and runs back between parallel lines 176.00 feet to an alley.

Being the same property conveyed to Property Traders, Inc., by Trustee's Deed from Tom G. Coleman, Jr., Substitute Trustee, of record in Book 6822, page 44, said Register's Office.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Sovran Bank/Central South, a corporation organized under the laws of the State of Tennessee, its successors and assigns, forever; and Stephen C. Baker, Substitute Trustee, does hereby transfer, assign, and set over unto Sovran Bank/Central South, all of his right, title and interest in the said property as Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Stephen C. Baker, Substitute Trustee, has executed this instrument on this the 3rd day of January, 1990.

Stephen C. Baker, Substitute Trustee
Stephen C. Baker,
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Stephen C. Baker, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and seal, at office in Nashville, Tennessee, this the 3rd day of January, 1990.

Jeanette F. Ramer
NOTARY PUBLIC

My Commission Expires: 11/10/92

9746 01/03 0101 03CHECK 224.50

93524

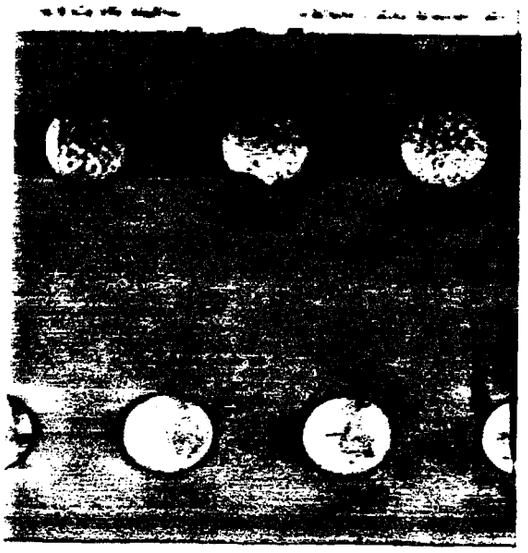
IDENTIFICATION REFERENCE

JAN 3 12 11 PM '90

DAVIDSON COUNTY, TN

OFFICIAL RECEIPT

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



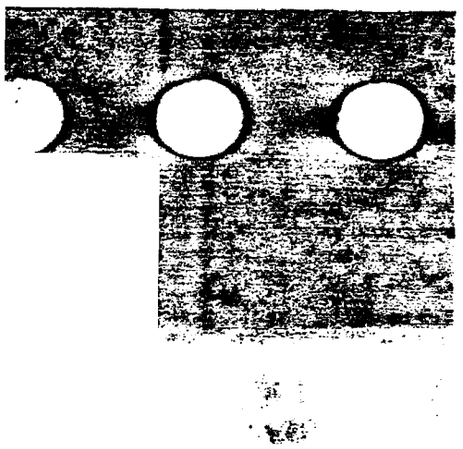
RECEIVED OF _____

FOR _____

BOOK 8017 PAGE 704

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 65000.00
				CON TX 214.50
				PRFEE 1.00
				WDEED 9.00
				TOTAL 224.50
				CHECK 224.50
			01/03/90 01	12:13 0001 9746



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

93524

IDENTIFICATION REFERENCE

JAN 3 12 12 PM '90

DAVIDSON COUNTY, TN

No. 280902