THIS INSTRUMENT PREPARED BY: Allison G. Lucas, Attorney at Law, Sixteenth Floor, First American Center, Nashville, Tennessee 37237-1607

Address of New Owners:	Send Tax Statements To:	Map & Parcel:
First American National Bank c/o Harry Gross Nashville, TN 37237-0305	Same	92-15-205 92-15-206

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default was made in the terms, conditions and payments, provided for in a Deed of Trust dated July 11, 1986, executed by Calvin L. Tate and wife, Teresa Tate and Harry G. Hemmerly and wife, Robbie M. Hemmerly, which is recorded in Book 6929, Page 428, Register's Office for Davidson County, Tennessee; and,

WHEREAS, Guaranty Title Company, was appointed Substitute Trustee by an instrument of record in Book 8066, Page 378, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the entire indebtedness was declared due and payable by the lawful holder and owner of the indebtedness secured by said Deed of Trust; and,

WHEREAS, payment not having been made as demanded, I, Allison G. Lucas, as Vice President of Guaranty Title Company, Substitute Trustee, advertised in accordance with the provisions of said Deed of Trust that said property would be sold at 12:00 o'clock Noon, Wednesday, May 23, 1990, at the front door of the Davidson County Courthouse, Nashville, Tennessee, to the highest, best and last bidder for cash, and free from the equity of redemption, homestead, dower, and all other exemptions as provided in said Deed of Trust; but, subject to any and all mortgages, liens, claims and unpaid taxes that may be a lien against the property; and,

WHEREAS, I, Allison G. Lucas, as Vice President of Guaranty Title Company, Substitute Trustee, personally appeared and offered said property for sale at public outcry and the highest, best and last bid received was the sum of One Hundred Seventy-Five Thousand and no/100 ($175,000.00) Dollars by First American National Bank and said property was knocked off and sold to First American National Bank.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Seventy-Five Thousand and no/100 ($175,000.00) Dollars cash in hand paid by First American National Bank, I, Allison G. Lucas, as Vice President of Guaranty Title Company, Substitute Trustee, have this day bargained and sold and by these presents do transfer and convey to First American National Bank, its successors and assigns, a certain tract or parcel of land situated in Davidson County, Tennessee and described as follows:

> Land in Davidson County, Tennessee, being Lots 1 and 2 on the Resubdivision of Lots 31, 32, 33 and 34 on the Plan of Josephine E. Ferrell Subdivision of the Elliston Addition to Nashville, of record in Book 6900, page 222, Register's Office for Davidson County, Tennessee, to which Plat reference is hereby made for a more complete and accurate description thereof.
>
> Being a part of the same property conveyed to Harry G. Hemmerly and Calvin L. Tate by deed of record in Book

6918, page 142, said Register's Office, the said Harry G. Hemmerly conveying his interest in said property by deed of record in Book 7725, page 617 and in Book 7725, page 622, Register's Office for Davidson County, Tennessee.

This is unimproved property known as 215 24th Avenue North, Nashville, Tennessee.

And I covenant with the said First American National Bank, that I am lawfully seized and possessed of said real and personal property as Substitute Trustee only, and by the terms of the above mentioned Deed of Trust, have a good right to sell and convey the same, and that the same is unencumbered, except for any and all mortgages, liens, claims and unpaid taxes that may be a lien against the said real property.

I further covenant and bind myself, my heirs and assigns, to warrant and forever defend the title to said real and personal property to First American National Bank, its successors and assigns, against the lawful claims of any persons claiming by or through me as Substitute Trustee, but no further or otherwise; it being my intention only to convey to First American National Bank no greater title in the subject real property than I received as Substitute Trustee.

Witness my hand this 23rd day of May, 1990.

GUARANTY TITLE COMPANY

By: _____ V.P.
Allison G. Lucas, Vice President
Guaranty Title Company as
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Allison G. Lucas, with whom I am personally acquainted, and who acknowledged herself to be Vice President of Guaranty Title Company and that she as such Vice President, being authorized so to do, executed the foregoing instrument for the purpose therein contained by signng the name of the corporation by herself as Vice President.

Witness my hand and seal at Nashville, Tennessee, this 23rd day of May, 1990.

Martha Alley Malone
NOTARY PUBLIC

My Commission Expires:

March 27, 1993

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is $175,000.00.

Allison G. Lucas
Affiant

Subscribed and sworn to before me, this the 23rd day of May, 1990.

Martha Alley Malone
Notary Public

My Commission Expires:

March 27, 1993

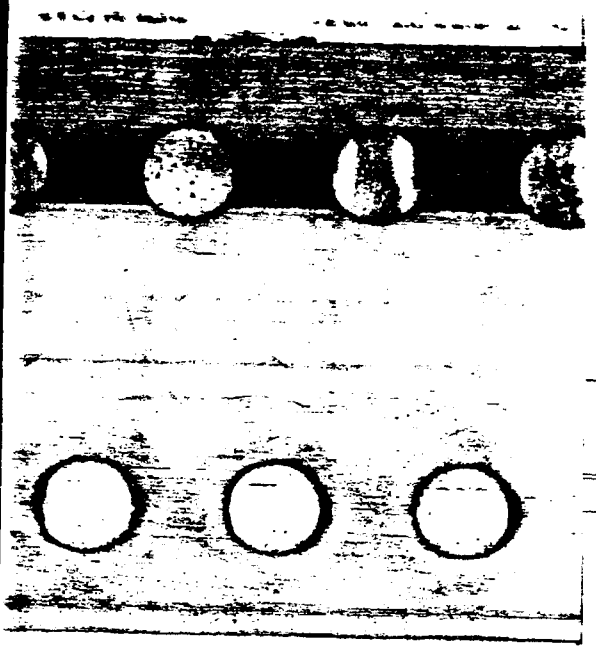
4382 05/24 0101 03CHECK 587.50

28545

IDENTIFICATION REFERENCE

MAY 24 10 46 AM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8115 PAGE 540

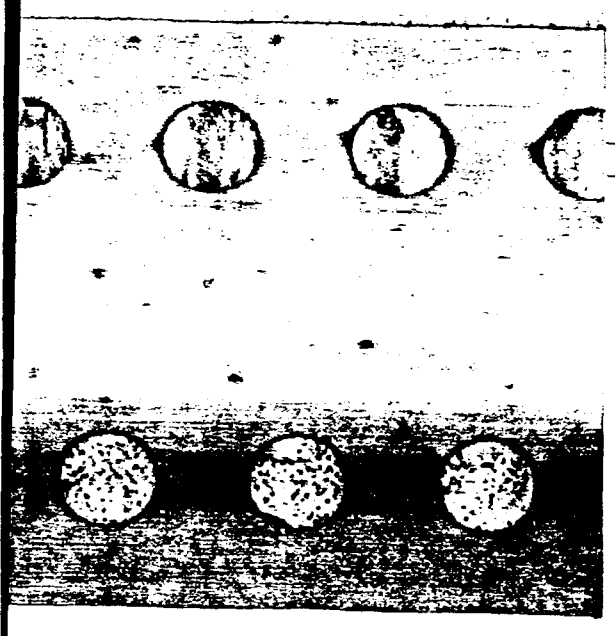
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
175000.00
CON TX 577.50
PRFEE 1.00
WDEED 9.00
TOTAL 587.50
CHECK 587.50

05/24/90 01 10:46 0001 4382

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



28545

IDENTIFICATION REFERENCE

MAY 24 10 46 AM '90

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 321793