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 $19,622.00.

Elizabeth M. Wilson
Affiant

Subscribed and sworn to before me, this 17th day of December, 1990.

Linda L. Spooner
Notary Public

My Commission Expires: 9/23/94

Address New Owners As Follows: Send Tax Bills To:
Metropolitan Federal Savings and Loan Assoc.
230 Fourth Ave. North
Nashville, Tennessee 37219

Map-Parcel Nos.
133-16-0-A
058.00C0
5DU 76679

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 17th day of December, 1990, 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 December 28, 1985, of record in Book 6480, page 439, Register's Office for Davidson County, Tennessee, Thomas W. Schlater, Betty Jo Swift and Sharon Kay Lester conveyed to Stephen C. Baker, Trustee, the hereinafter described property to secure payment of a promissory note in the original principal sum of Forty-Two Thousand Seven Hundred and NO/100 ($42,700.00) Dollars, payable to the order of Barcelona Associates, a joint venture; and

WHEREAS, Barcelona Associates, a joint venture, subsequently sold and endorsed said note to Metropolitan Federal Savings and Loan Association; and

WHEREAS, Thomas W. Schlater, Betty Jo Swift and Sharon Kay Lester subsequently conveyed said real property to Stephen

Montgomery as evidenced by deed of record in Book 6738, page 634, said Register's Office; and

WHEREAS, Stephen C. Baker 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 November 22, 29, December 6, 1990; and

WHEREAS, the First Party appeared and caused the said property to be sold in the lobby of the Courthouse in Davidson County, Tennessee, on December 17, 1990; and

WHEREAS, Second Party being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Ninteen Thousand Six Hundred Twenty Two and NO/100 ($19,622.00) 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:

> Land in Davidson County, Tennessee, being Unit E-3 of Barcelona Condominium created under Title 66, Chapter 27, Sections 101 et seq., as amended, Tennessee Code Annotated as established by a Master Deed of record in Book 6400, page 801, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Barcelona Condominium of record in Book 6400, page 839, said Register's Office, for a more complete description of such Unit.

Being the same property conveyed to Stephen Montgomery, by deed from Thomas W. Schlater, Betty Jo Swift and Sharon Kay Lester, of record in Book 6738, page 634, Register's Office for said County.

This property is located at 270 Tampa Drive, Unit E-3 ,Nashville, Tennessee 37211.

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.

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 17th day of December, 1990.

Notary Public

My Commission Expires: May 23, 1994

81:095

IDENTIF. TREFERENCE

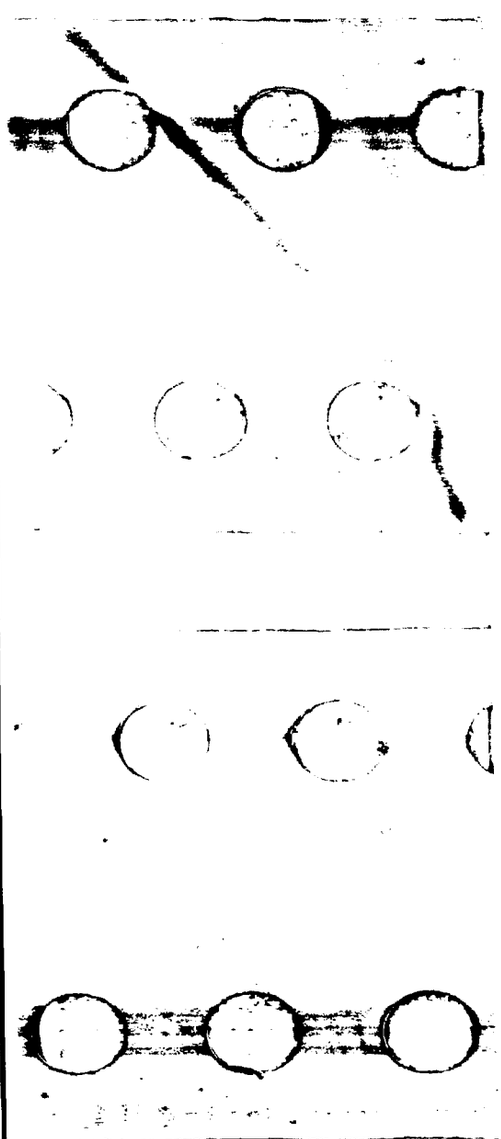
DEC 20 3 53 PM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

1101 12/20 0101 03CHECK 74.68

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 8261 PAGE 894

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 19622.00
				CON TX 64.68
				PRFEE 1.00
				MOEED 9.00
				TOTAL 74.68
				CHECK 74.68

12/20/90 01 15:51 0001 1101

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 1: 0 9 5

IDENTIF. REFERENCE

DEC 20 3 53 PM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 383497