FROM: Stephen C. Baker
Substitute Trustee

TO: Sovran Bank/Tennessee

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

Send Tax Bills to: Same

Map-Parcel No.
Map 131-01-H
Parcel 14

FB
MTL

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 218,000

X _____
Affiant

Subscribed and sworn to before me, this the 18th day of January, 1991.

_____
Notary Public

My Comm. Expires: 11/10/91

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated June 19, 1989, of record in Book 7868, page 761, Register's Office for Davidson County, Tennessee, hereinafter referred to as "Deed of Trust", Kent C. McManus and wife, Cynthia C. McManus conveyed to Scott C. Williams of Nashville, Tennessee, 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 8260, page 396, Register's Office for Davidson County, Tennessee, appointed Stephen C. Baker of Nashville, Tennessee, Substitute Trustee, in the place and stead of Scott C. Williams of Nashville, Tennessee, 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 Friday, January 18, 1991, at the front door of the Courthouse in Nashville, 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 27, 1990, January 3, 1991, and January 10, 1991; and

WHEREAS, at the time and place of said sale, and upon the Property being offered under the terms hereinabove set forth, Sovran Bank/Tennessee, acting through its agent, Al Babich, was the highest and best bidder;

NOW, THEREFORE, the undersigned, Stephen C. Baker, Substitute Trustee, pursuant to the bid of Sovran Bank/Tennessee, acknowledges receipt of the sum of Two Hundred Eighteen Thousand and No/100 Dollars ($218,000.00), 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/Tennessee, a corporation organized under the laws of the State of Tennessee, its successors and assigns, the following described real estate in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 14 on the plan of A Revised Plat of Phase I and II, Windemere, of record in Book 6900, page 616, as amended in Book 7805, page 49, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kent C. McManus and wife, Cynthia C. McManus by Warranty Deed from Windemere Properties, a Tennessee general partnership composed of Ward Mallory and Jeanette H. Dalton, of record in Book 7868, page 758, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Sovran Bank/Tennessee, 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/Tennessee, 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 18th day of January, 1991.

87092
IDENTIF. T REFERENCE
JAN 18 12 15 PM '91
FELIX Z. ALDRIDGE
DAVIDSON COUNTY TN.

Stephen C. Baker, Substitute Trustee

Stephen C. Baker
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

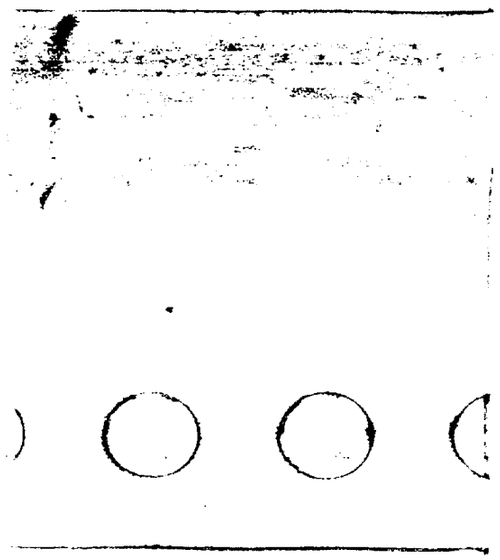
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Stephen C. Baker, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he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

Witness my hand and seal, at office in Nashville, Tennessee, this the 18th day of January, 1991.

Jeanette H. Dalton
NOTARY PUBLIC

My Commission Expires: 11/20/91

RECEIVED FOR RECORD
JAN 18 12 15 PM '91
DAVIDSON COUNTY TN.
726.40



OFFICIAL RECEIPT

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

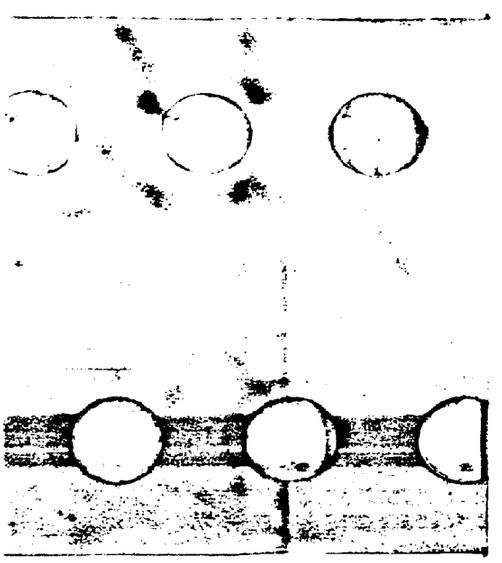
RECEIVED OF _____

FOR _____

BOOK 8278 PAGE 29

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	218000.00
CON TX	719.40
PRFEE	1.00
WDEED	6.00
BANK	726.40
CHECK	726.40

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

01/18/91 01 12:14 0001 6645

87092

IDENTIF. REFERENCE

JAN 18 12 15 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 390496