TRUSTEE'S DEED

9863 01/31 0101 03CHECK 214.90

This instrument prepared by:
Adams, Taylor, Philbin, Pigue & Marchetti
One Union Street
Nashville, Tennessee 37201

BOOK 8285 PAGE 104

Michael J. Philbin,
Successor Trustee

to

United Carolina Bank
Mortgage Loan Department
Box 3347
Wilmington, N.C. 28406
SEND TAX BILLS HERE
NO MORTGAGEE

Map #51-7
Parcel #56
Field Book #11D 13185

WHEREAS, Harvey L. Epperson, Sr. and wife, Callie Epperson, executed a deed of trust on the 27th day of September, 1989, which was recorded in Book 7954, Page 721, Register's Office of Davidson County, Tennessee, conveying to Phillip Stephen Freeman, Trustee, the property hereinafter described to secure the payment of a promissory note referred to in said deed of trust; and

WHEREAS, Michael J. Philbin was appointed Successor-Trustee, said appointment being recorded in Book 8249, Page 480, Register's Office of Davidson County, Tennessee; and

WHEREAS, default occurred in the performance of the terms of said Promissory Note and/or the Deed of Trust securing the same and the noteholder in accordance with the provisions therein declared the entire indebtedness due and payable and requested the Trustee, the GRANTOR herein, advertise and sell the property; and

WHEREAS, the sale was advertised as required by law and in accordance with the terms of the Deed of Trust, by giving twenty-one (21) days notice by three (3) successive weekly publications appearing in The Nashville Record, a newspaper published and circulated in Davidson County, Tennessee; and pursuant to the advertisement, the sale was held at the time and place advertised, to-wit: January 28, 1991 at 10:00 A.M. at the front door of the courthouse in Nashville, Davidson County, Tennessee, at public outcry to the highest and best bidder for cash, in bar of all equities of redemption, homestead, dower and all other rights or exemptions of every kind, all of which were expressly waived in said Deed of Trust; and

WHEREAS the GRANTEE herein, United Carolina Bank, being the highest and best bidder at said sale with a bid of SIXTY THREE THOUSAND TWO AND NO/100 DOLLARS ($63,200.00), was duly declared the purchaser.

NOW, THEREFORE, in consideration of the premises and the further consideration of SIXTY THREE THOUSAND TWO AND NO/100 DOLLARS ($63,200.00), paid by United Carolina Bank, the receipt of which is hereby acknowledged, I, Michael J. Philbin, Successor-Trustee, have this day bargained and sold and by these presents do hereby transfer and convey unto United Carolina Bank, its successors and assigns, the following tract of land situated in Davidson County, Tennessee, and more particularly described as follows, to-wit:

Being Lot No. 5 on the Plan of Stratton Heights of record in Plat Book 1835, Page 13, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Said Lot No. 5 fronts 85 feet on the westerly side of Gibson Drive and extends back between parallel lines 190 feet to a dead line in the rear on which it measures 85 feet.

Being the same property conveyed to Harvey L. Epperson, Sr., by deed of record in Book 7954, Page 718, Register's Office for Davidson County, Tennessee.

This is improved property also known as 1102 Gibson Drive, Madison,

Tennessee 37115.

TO HAVE AND TO HOLD said real estate together with the appurtenances, estate, title and interest thereunto belonging to the said United Carolina Bank, its successors and assigns forever as fully and completely as the Successor-Trustee can or ought to convey under the power vested in the Trustee in said Deed of Trust and his appointment as Successor-Trustee; and said Successor-Trustee, the Grantor herein, does hereby transfer and assign to United Carolina Bank, its successors and assigns all the warranties and covenants made in said Deed of Trust.

This conveyance is made subject to all matters shown on any applicable recorded Plan; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; and any prior liens or encumbrances as well as any priority created by a fixture filing; and subject to any matter that an accurate survey of the premises might disclose.

IN WITNESS WHEREOF, the said Michael J. Philbin, Successor-Trustee, has hereunto set his hand this 28th day of January, 1991.

Michael J. Philbin, Trustee

Michael J. Philbin,
Successor-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 Michael J. Philbin, Successor-Trustee, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 28th day of January, 1991.

Janice M. Cheng
NOTARY PUBLIC

My Commission Expires: May 20, 1992

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration of value, whichever is greater for this transfer is $63,002.00.

Michael J. Philbin
AFFIANT

WITNESS my hand and official seal at Nashville, Tennessee, this 28th day of January, 1991.

Janice M. Cheng
NOTARY PUBLIC

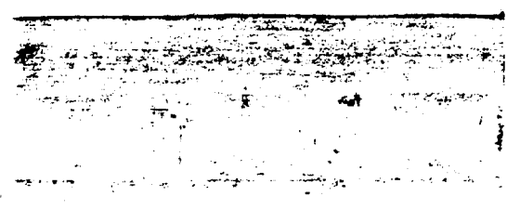
My Commission Expires: May 20, 1992

89817

IDENTIF. TREFERENCE

JAN 31 3 36 PM '91

FELIX A. [illegible]
DAVIDSON COUNTY TN.



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8285 PAGE 106

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TAX - STATE TAX CONVEY
MO TAX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 63002.00
				CON TX 207.90
				PRFEE 1.00
				WDEED 6.00
				TOTAL 214.90
				CHECK 214.90
01/31/91	01			15:34 0001 9863

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8981 7

IDENTIF. REFERENCE

JAN 31 3 36 PM '91

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY TN.

No. 393659