This instrument prepared by:
Elizabeth M. Adams
FARRIS, WARFIELD & KANADAY
Seventeenth Floor
Third National Bank Building
Nashville, Tennessee 37219

Address New Owner(s) as Follows:	Send Tax Bills To:	Map and Parcel No.:
Sovran Bank/Tennessee P. O. Box 220 Public Square Franklin, Tennessee 37065	SAME	131-8E-6-C0

3414 02/03 0101 03CHECK 524.50

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this the 8th day of February, 1991, by Elizabeth M. Adams, Substitute Trustee (hereinafter referred to as "Substitute Trustee").

WHEREAS, by Deed of Trust dated February 14, 1989, of record in Book 7773, page 81, rerecorded in Book 7886, page 479, Register's Office for Davidson County, Tennessee, as modified by a Note and Deed of Trust Modification Agreement (the "Modification Agreement") dated February 13, 1990, of record in Book 8049, page 463, said Register's Office (as modified, the "Deed of Trust"), Kenneth D. Matthews and wife, Sherry W. Matthews (collectively, "Matthews"), conveyed to Douglas S. Hale, Trustee, the hereinafter described real estate, to secure payment to Sovran Bank/Central South (now known as Sovran Bank/Tennessee) of a Deed of Trust Note dated February 14, 1989, in the original principal amount of One Hundred Sixty-Four Thousand and No/100 Dollars ($164,000.00), which Deed of Trust Note was also modified by the Modification Agreement (as modified, the "Note"); and

WHEREAS, the indebtedness secured by said Deed of Trust became overdue and unpaid, and other conditions of default occurred, by reason of which the lawful owner and holder of the indebtedness secured by said Deed of Trust declared the Deed of Trust and Note to be in default; and

WHEREAS, the lawful holder of the Note, Sovran Bank/Tennessee (as Sovran Bank/Central South), appointed

Elizabeth M. Adams to serve as Substitute Trustee in place of Douglas S. Hale in accordance with the terms of said Deed of Trust by an instrument of record in Book 8180, page 197, Register's Office for said County; and

WHEREAS, the lawful holder of the Note secured by the Deed of Trust directed the Substitute Trustee to sell the real property located in Williamson County held as security under the Deed of Trust (described as Tract I in the Deed of Trust) as provided therein, and the Substitute Trustee caused notice to be published in The Nashville Record that the property would be sold at 11:00 o'clock a.m. on February 8, 1991, at the main door of the Davidson County Courthouse in Nashville, Tennessee, such advertisement appearing in said paper on January 17, January 24 and January 31, 1991, and following such notice the default was not cured; and

WHEREAS, the Substitute Trustee at the time, place and date specified in said notices offered the property for sale, and after opening the floor for competitive bids, sold said property to Sovran Bank/Tennessee, at the price of One Hundred Fifty-Five Thousand and 10/100 Dollars ($155,000.10), this being the highest, last and best bid.

NOW, THEREFORE, I, ELIZABETH M. ADAMS, SUBSTITUTE TRUSTEE as aforesaid, in consideration of the premises and the sum of One Hundred Fifty-Five Thousand and 10/100 Dollars ($155,000.10), to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto Sovran Bank/Tennessee, its successors and assigns, all of my right, title and interest in and to the following described real property, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, to wit:

> Being Lot No. 6 on the Plan of Glendower, of record in Plat Book 6200, page 777, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate

description of said lot; said description is incorporated herein by reference, the same as if copied fully herein verbatim.

Being the same property conveyed to Kenneth D. Matthews and wife, Sherry W. Matthews, by deed from Shearon, Inc., a Tennessee corporation, of record in Book 7773, page 78, Register's Office for Davidson County, Tennessee.

The street address of the property is 109 Glendower Court, Nashville, Tennessee 37204.

To have and to hold the aforesaid real estate, together with all improvements thereon, and free from statutory and equitable rights of redemption, exemptions of homestead, rights by virtue of marriage, and other exemptions as provided in, but only to the extent provided in, said Deed of Trust.

The property described above is being sold AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS BEING SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

Said sale is subject to certain easements, restrictions, liens, taxes, etc., including, but not limited to, the following:

(1) Metro taxes for 1991, a lien not yet due and payable.
(2) Metro taxes for 1989 and for 1990, and any other unpaid taxes.
(3) Any and all unpaid personalty taxes.
(4) All matters appearing on the Plan of Glendower, of record in Plat Book 6250, page 927, Register's Office for Davidson County, Tennessee.
(5) Restrictions contained in instrument of record in Book 6661, page 663, as amended in Book 6865, page 735, Register's Office for Davidson County, Tennessee.
(6) By-Laws of record in Book 6865, page 739, said Register's Office.
(7) Deeds of Conveyance of record in Book 7154, page 360 and Book 7154, page 392, said Register's Office.
(8) Easements of record in Book 4110, page 671, and Book 4121, page 341, said Register's Office.
(9) Any mechanics' and materialmen's liens, filed or unfiled.
(10) Title to that portion of the premises embraced within the bounds of any roads, streets, highways, easements and rights-of-way.
(11) Such easements as may be applicable.
(12) Any rights of redemption or otherwise held by the Internal Revenue Service or the State of Tennessee.
(13) Rights or claims of parties in possession.

(14) Encroachments, overlaps, boundary line disputes or other matters which would be shown by an accurate survey or inspection of the premises.

(15) Any restrictions on the transferability of any of the personal property (such as licenses, franchises, permits and other items) described above.

(16) Any other liens, defects, encumbrances, adverse claims or other matters which take priority over the Deed of Trust under which said foreclosure was held or which affect the property herein conveyed.

WITNESS the signature of the Substitute Trustee on this the day and date first above written.

Elizabeth M. Adams
Elizabeth M. Adams
Substitute Trustee Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Connie L. Edwards, a Notary Public of the State and County aforesaid, personally appeared Elizabeth M. Adams, 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 Substitute Trustee, and that she as such Substitute Trustee being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing her name as Substitute Trustee.

Witness my hand and seal, at office in Nashville this 8th day of February, 1991.

Connie L. Edwards
Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My commission expires: 3/27/93

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is One Hundred Fifty-Five Thousand and 10 /100 Dollars ($ 155,000.10).

SOVRAN BANK/TENNESSEE

By: George S. Patte
Affiant

Title: Vice Pres.

91 6555 IDENTIF. REFERENCE FEB 8 1 44 PM '91 DAVIDSON COUNTY T.N.

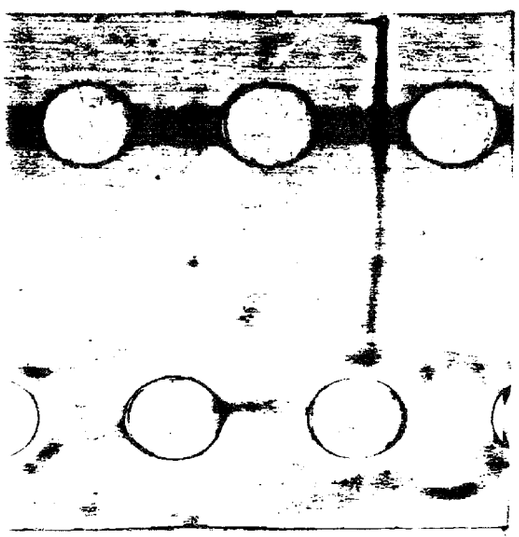
Subscribed and sworn to before me this the 7th day of February, 1991.

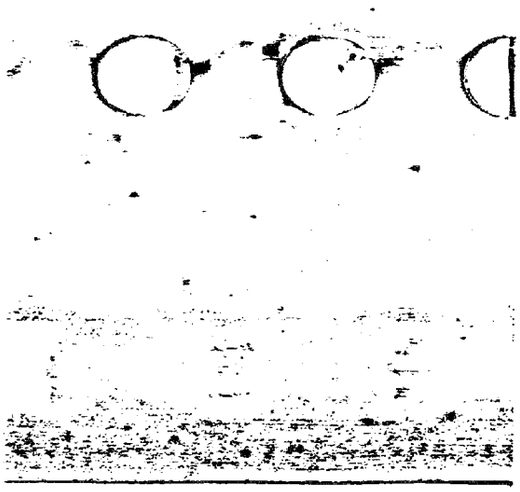
Connie L. Edwards
Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My commission expires: 3/27/93

3674S/02-08-91





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8289 PAGE 929

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	155000.00
CON TX	511.50
PRFEE	1.00
WDEED	12.00
TOTAL	524.50
CHECK	524.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 43 0001 5414

91655

IDENTIF. REFERENCE

FEB 8 1 44 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 395738