Bk 12

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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 $17,955.00.

L. K. Tanner, Jr.
Affiant

Subscribed and sworn to before me, this 13th day of February, 1991.

Wilma Sue Hutchens
Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 5-10-93

Address New Owners As Follows:
Metropolitan Federal Savings
and Loan Association
230 Fourth Avenue, North
Nashville, Tennessee 37219

Send Tax Bills To:
Same

Map-Parcel Nos.
147-02-0B 17.00 CO
6DU 81116

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 8th day of February, 1991, 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 November 1, 1983, of record in Book 6189, page 245, Register's Office for Davidson County, Tennessee, Michael R. Thrasher, unmarried, conveyed to Stephen C. Baker, Trustee, the hereinafter described property to secure payment of a promissory note in the original principal sum of Thirty-Five Thousand Four Hundred Fifty no/100 ($35,400.00) Dollars, payable to the order of Town & Country Properties, Inc.; and

WHEREAS, John Tanner and Theresa Tanner assumed the indebtedness through an Adjustable Mortgage Loan Assumption and Modification Agreement of record in Book 7922, page 908, said Register's Office; and

WHEREAS, Town & Country Properties, Inc. subsequently sold and endorsed said note to Metropolitan Federal Savings and Loan Association; and

WHEREAS, Stephen C. Baker, Trustee 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 January 17, 24, 31, 1991; 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 February 8, 1991; and

WHEREAS, Second Party being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Seventeen Thousand Nine Hundred Fifty-Five and no/100 ($17,955.00) 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 No. F-115 of Caldwell Court Condominiums created under Title 66, Chapter 27, Section 101 et seq., as amended, Tennessee Code Annotated as established by a Master Deed, of record in Book 6188, page 744, Register's Office for Davidson County, Tennessee, appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the plat of Caldwell Court Condominium set forth in Exhibit A-2 of said Master Deed for a more complete identification and

description of such Unit.

Being the same property conveyed to John Tanner and wife Theresa Tanner by deed from Michael R. Thrasher, unmarried, of record in Book 7911, page 164, Register's Office for said County.

This property is located at Unit F-115 Caldwell Court Condo, 550 Harding Place, 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: _____
L. Randall Travis
President

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared L. Randall Travis, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon oath, acknowledged himself to be the President of the Union Financial Corporation, the within named bargainor, a corporation, and that he as such President, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as President.

Witness my hand and seal at office in Nashville, Tennessee, this 13th day of February, 1991.

My Commission Expires: 5.10.93

_____
Notary Public

92536

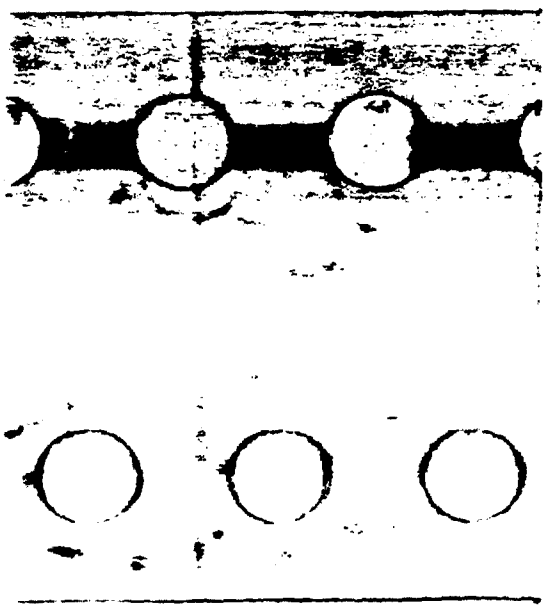
IDENTIF. REFERENCE

FEB 13 3 52 PM '91

FELIX Z. DAVIDSON COUNTY TN.

6466 02/13 0101 03CHECK 69.40

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OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

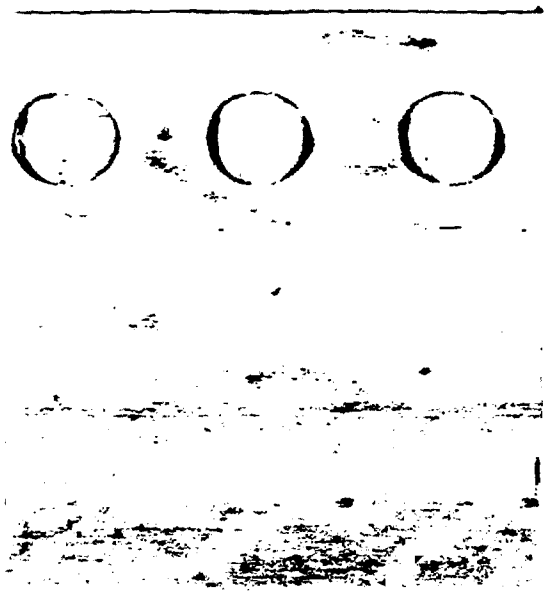
RECEIVED OF _____

FOR _____

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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	17955.00
CON TX	59.40
PRFEE	1.00
MISC	9.00
TOTAL	69.40
CHECK	69.40

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

92536

IDENTIF. REFERENCE

FEB 13 3 52 PM '91

FELIX Z. WILSON
DAVIDSON COUNTY TN.

02/13/91 01 15:50 0001 6466

No. 396777