THIS INSTRUMENT PREPARED BY:

J. K. WOODARD
Attorney at Law
175 East Main Street
Hendersonville, TN 37075
(615) 822-0030

Map & Parcel:
42-12/81

NEW OWNER AND SEND TAX BILLS TO:
OLD HICKORY CREDIT UNION
1000 Industrial Road /c 6.1 431
Old Hickory, TN 37138-0431

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a certain Deed of Trust dated August 18, 1983, executed by JAMES W. SUTTON and wife, SANDRA C. SUTTON, and PATSY C. WATSON, and recorded in Book 6122, page 559, Register's Office for Davidson County, Tennessee, the herein described property was conveyed to D. J. BREWER, Trustee, to secure the indebtedness described in said Deed of Trust, and the entire indebtedness having been declared due and payable as provided in said Deed of Trust by the lawful owner and holder of said indebtedness, OLD HICKORY CREDIT UNION; and

WHEREAS, default having been made in the terms, conditions and payments made and provided for in said Deed of Trust of record in Book 6122, page 559, Register's Office for Davidson County, Tennessee, and OLD HICKORY CREDIT UNION being the holder of said indebtedness and having declared the entire indebtedness and interest due and payable; and

WHEREAS, on January 21, 1991, OLD HICKORY CREDIT UNION, pursuant to and in compliance with the authority contained in the Deed of Trust aforesaid, named and appointed JAMES R. LAWSON as Substitute Trustee under said Deed of Trust by instrument of record in Book 8278, page 790, said Register's Office, thereby vesting the said Substitute Trustee with all the rights, powers, and privileges of the original Trustee named in the said Deed of Trust; and

WHEREAS, the lawful holder of said indebtedness having requested JAMES R. LAWSON, Substitute Trustee, to sell said property in satisfaction of said indebtedness, interest, costs and attorney's fees and all obligations as provided in said Deed of Trust; and

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WHEREAS, JAMES R. LAWSON, Substitute Trustee, did give more than twenty-one (21) days notice of the time, place and terms of said sale by advertisement in three (3) weekly publications in The Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper on January 31, 1991, February 7, 1991, and February 14, 1991, stating that on the 21st day of February, 1991, at 11:20 a.m. at the south door of the Courthouse in Nashville, Tennessee, said property, hereinafter described, would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, and subject to any and all unpaid taxes under Tennessee law; and

WHEREAS, on the said date (February 21, 1991), said JAMES R. LAWSON, Substitute Trustee, offered said property for sale at public outcry and sold said property to OLD HICKORY CREDIT UNION for Forty-seven Thousand Three Hundred Seventeen and 59/100 ($47,317.59) Dollars which was the amount of the highest and last bid, to apply on said indebtedness, interest and all costs under said Deed of Trust, said bid being the highest and last bid.

NOW, THEREFORE, I, JAMES R. LAWSON, Substitute Trustee, in pursuance of the power and authority contained in said Deed of Trust, for and in consideration of the sum of the said highest, best and last bid, hereinabove set out, credited and applied as a payment on the indebtedness secured by the aforementioned Deed of Trust, do hereby bargain and sell and by these presents do hereby transfer and convey to said OLD HICKORY CREDIT UNION, its successors and assigns, as Grantee, the following described property, to wit:

LAND in Davidson County, Tennessee, being Lot No. 4 on the Plan of Woodrose Subdivision, of record in Book 5800, page 216, Register's Office for Davidson County, Tennessee.

BEGINNING at a point in the south right-of-way of Williams Avenue, the northeast corner of Lot No. 3 of said subdivision; thence southeast with the right-of-way 70 feet to a point; thence south 11 deg. 57 min. 22 sec. west leaving Williams Avenue 200 feet to a point; thence north 78 deg. 02 min. 59 sec. west 70 feet to a point; thence north 11 deg. 57 min. 22 sec. east 200 feet to the point of beginning.

BEING part of the same property conveyed to JAMES W. SUTTON and wife, SANDRA C. SUTTON, and PATSY C. WATSON, by deed from CASSIE L. JACKSON, of record in Book 6057, page 101, Register's Office for Davidson County, TN.

This is a duplex and lot known as 411-A and 411-B Williams Avenue, Madison, Tennessee, 37115.

The said JAMES R. LAWSON, Substitute Trustee, does hereby sell this property as Substitute Trustee under said Deed of Trust and not otherwise.

The above-described property is sold subject to any and all unpaid taxes and encumbrances that appear of record, including building restrictions, if any.

WITNESS my hand and seal on this the 22 day of February, 1991.

James R. Lawson

JAMES R. LAWSON - Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BEFORE me, undersigned, a Notary Public in and for the County and State aforesaid, personally appeared the within named, JAMES R. LAWSON, Substitute Trustee, the bargainor, with whom I am personally acquainted or proved to me on the basis of sufficient information, and who acknowledged the execution of the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Old Hickory, TN, this the 22nd day of February, 1991.

NOTARY PUBLIC

My Commission Expires: 12/7/92

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $47,357.59.

AFFIANT

Sworn to and subscribed before me on this the 22ND day of February, 1991.

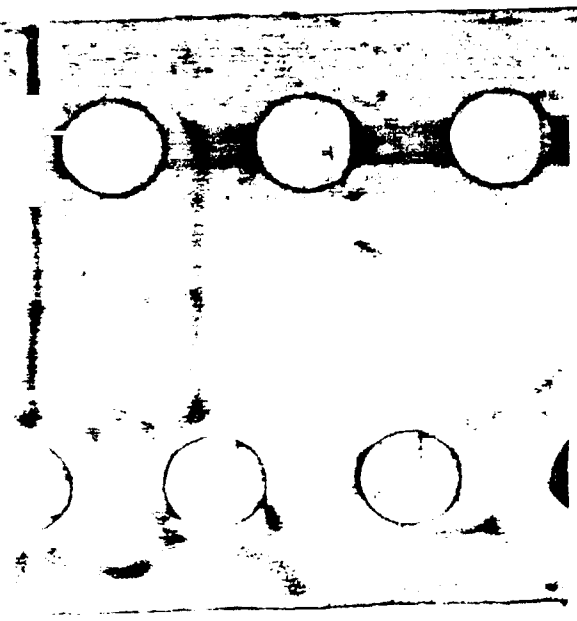
NOTARY PUBLIC

My Commission Expires: 12/7/92

95699 IDENTIF. TREFERENCE

FEB 28 8 49 AM '91

FELIX Z. WILSON TRUSTEE & REG.
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

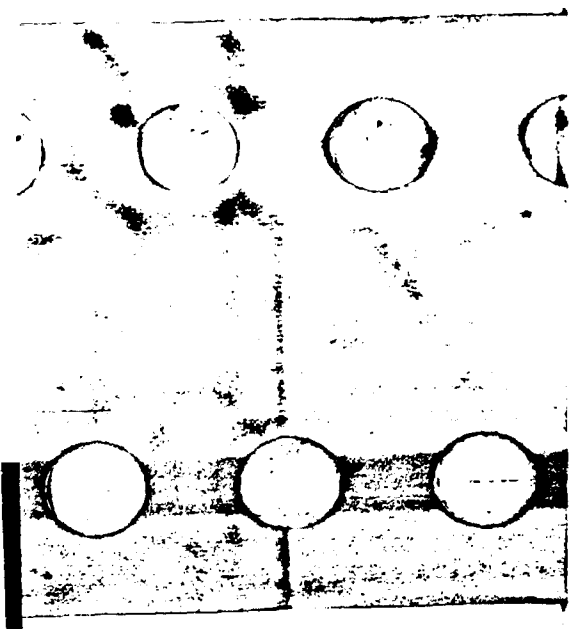
RECEIVED OF _____

FOR _____

BOOK 8300 PAGE 243

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 47617.59
CON TX 156.09
PRFEE 1.00
WDEED 6.00
TOTAL 163.09
CHECK 163.09

02/28/91 01 08:51 0001 0186

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

95699

IDENTIF. REFERENCE

FEB 28 8 49 AM '91

FELIX Z. WILSON II
DAVIDSON COUNTY TN.

No. 400424