THIS INSTRUMENT PREPARED BY: Eric V. Helmers, Attorney at Law, Seventh Floor, First American Center, Nashville, Tennessee 37237-0721

Address of New Owners:
First American
National Bank
c/o Mark McCoy
Nashville, TN
37237-0502

Send Tax Statements To:
Same

Map & Parcel:
132-1-A-20 CO

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default was made in the terms, conditions and payments, provided for in a Deed of Trust dated September 13, 1985, executed by Belle Meade Builders, Inc., a Tennessee Corporation, which is recorded in Book 6658, Page 116, Register's Office for Davidson County, Tennessee; and,

WHEREAS, said Deed of Trust was amended and modified by instruments of record in Book 6865, page 716, Book 7048, page 340, Book 7591, page 311 and Book 7659, page 631 said Register's Office.

WHEREAS, Guaranty Title Company, was appointed Substitute Trustee by an instrument of record in Book 8283, Page 564, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the entire indebtedness was declared due and payable by the lawful holder and owner of the indebtedness secured by said Deed of Trust; and,

WHEREAS, payment not having been made as demanded, I, Eric V. Helmers, as Vice President of Guaranty Title Company, Substitute Trustee, advertised in accordance with the provisions of said Deed of Trust that said property would be sold at 12:00 o'clock Noon, Tuesday, March 5, 1991, at the front door of the Davidson County Courthouse, Nashville, Tennessee, to the highest, best and last bidder for cash, and free from the equity of redemption, homestead, dower, and all other exemptions as provided in said Deed of Trust; but, subject to any and all mortgages, liens, claims and unpaid taxes that may be a lien against the property; and,

WHEREAS, I, Eric V. Helmers, as Vice President of Guaranty Title Company, Substitute Trustee, personally appeared and offered said property for sale at public outcry and the highest, best and last bid received was the sum of Eighty-Seven Thousand Seven Hundred and no/100 ($87,700.00) Dollars by First American National Bank and said property was knocked off and sold to First American National Bank.

NOW THEREFORE, in consideration of the premises and the sum of Eighty-Seven Thousand Seven Hundred and no/100 ($87,700.00) Dollars cash in hand paid by First American National Bank, I, Eric V. Helmers, as Vice President of Guaranty Title Company, Substitute Trustee, have this day bargained and sold and by these presents do transfer and convey to First American National Bank, its successors and assigns, a certain tract or parcel of land situated in Davidson County, Tennessee and described as follows:

> Land in Davidson County, Tennessee, being Lot No. 20 on the Plan of St. Andrews Place, as of record in Plat Book 6250, page 909, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Belle Meade Builders, Inc., a Tennessee corporation by deed from Donald J. Madsen and wife, Kristin M. Madsen of record in Book 7659, page 628, Register's Office for Davidson County, Tennessee.

This is improved property known as 1004 St. Andrews Place, Nashville, Tennessee 37205.

And I covenant with the said First American National Bank, that I am lawfully seized and possessed of said real and personal property as Substitute Trustee only, and by the terms of the above mentioned Deed of Trust, have a good right to sell and convey the same, and that the same is unencumbered, except for any and all mortgages, liens, claims and unpaid taxes that may be a lien against the said real property.

I further covenant and bind myself, my heirs and assigns, to warrant and forever defend the title to said real and personal property to First American National Bank, its successors and assigns, against the lawful claims of any persons claiming by or through me as Substitute Trustee, but no further or otherwise; it being my intention only to convey to First American National Bank no greater title in the subject real property than I received as Substitute Trustee.

Witness my hand this 5th day of March, 1991.

GUARANTY TITLE COMPANY

By: _____
Eric V. Helmers, Vice President
Guaranty Title Company as
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Eric V. Helmers, with whom I am personally acquainted, and who acknowledged himself to be Vice President of Guaranty Title Company and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purpose therein contained by siging the name of the corporation by himself as Vice President.

Witness my hand and seal at Nashville, Tennessee, this 5th day of March, 1991.

_____
NOTARY PUBLIC

My Commission Expires:

March 27, 1993

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is $87,700.00.

Eric V. Helmers
Affiant

Subscribed and sworn to before me, this the 5th day of March, 1991.

Notary Public

My Commission Expires:

March 27, 1993

1189 03/05 0101 03CHECK 299.41

97111

IDENTIF. TREFERENCE

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8304 PAGE 223

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 87700.00
CON TX 289.41
PRFEE 1.00
WDEED 9.00
TOTAL 299.41
CHECK 299.41

03/05/91 01 14:48 0001 1189

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

97111

IDENTIF. REFERENCE

MAR 5 2 16 PM '91

DAVIDSON COUNTY, TN.

No. 402016