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 Sammy Ballesteros
Nashville, TN
37237-0502

Send Tax Statements To:
Same

Map & Parcel:
41-15-123

BOOK 8306 PAGE 712

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default was made in the terms, conditions and payments, provided for in a Deed of Trust dated July 7, 1988, executed by Randolph Winkler, which is recorded in Book 7611, Page 376, Register's Office for Davidson County, Tennessee; and,

WHEREAS, Guaranty Title Company, was appointed Substitute Trustee by an instrument of record in Book 8284, Page 161, 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, Thursday, March 7, 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 Thirty-Five Thousand and no/100 ($35,000.00) 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 Thirty-Five Thousand and no/100 ($35,000.00) 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 16B on the Plan of Lots 14, 16 and 65, Bellshire Terrace, Section One, Phase Two, of record in Plat Book 6900, Page 389, Register's Office of Davidson County, Tennessee, to which plan reference is herein made for a more complete description of said property.
>
> Being the same property conveyed to Randolph Winkler by deed of record in Deed Book 7372, page 512, Register's Office of Davidson County, Tennessee.

This is improved property known as 1324 Bellshire Terrace Drive, Nashville, Tennessee 37207.

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 7th 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 signng the name of the corporation by himself as Vice President.

Witness my hand and seal at Nashville, Tennessee, this 7th 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 $35,000.00.

Eric V. Helmers
Affiant

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

Martha Alley Malone
Notary Public

My Commission Expires:

March 27, 1993

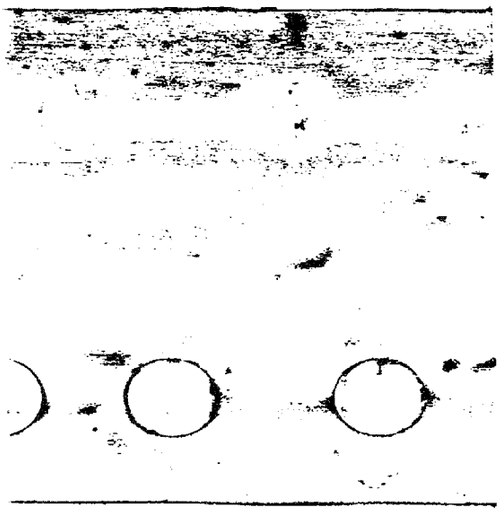
98017

IDENTIFICATION

2250 03/08 0101 03CHECK 125.50

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

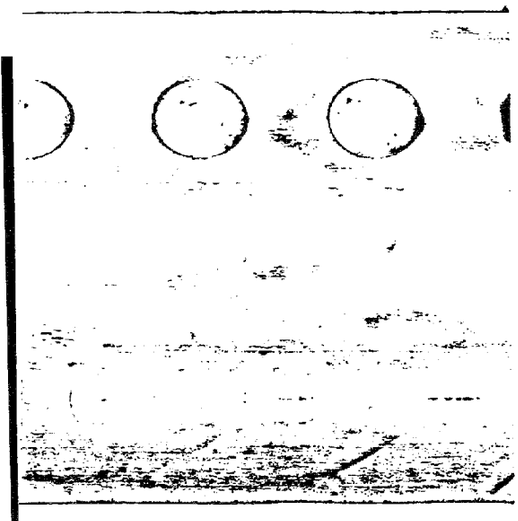
BOOK 8306 PAGE 715

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 35000.00
CON TX 115.50
PRFEE 1.00
WDEED 9.00
TOTAL 125.50
CHECK 125.50

03/08/91 01 15:55 0001 2250



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

98017

IDENTIF. REFERENCE

MAR 8 3 54 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 403062