This Instrument Was Prepared By:
Mark A. Ellmore, Attorney
388 Harding Place, Suite C
Nashville, Tennessee 37211

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DEED IN LIEU OF FORECLOSURE

Address New Owner As Follows:	Send Tax Bills To:	Map-Parcel
A. K. Upadhyaya 2000 Lindell Avenue Nashville, TN 37203	SAME	53-12-23

WHEREAS, A. K. Upadhyaya (the "Grantee") is the owner and holder of a certain promissory note dated January 27, 1990 from Mark W. Pack and wife, Christi R. Pack (the "Grantors") to the Grantee, in the original principal amount of Fifty Five Thousand Five Hundred Dollars ($55,500.00), which is secured by the deed of trust of record in Book 8039, page 244, Register's Office for Davidson County, Tennessee;

WHEREAS, the Grantors have agreed to make, and the Grantee has agreed to accept, this conveyance in return for full and complete satisfaction of said promissory note and the release of this deed of trust;

NOW THEREFORE, for and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Mark W. Pack and wife, Christi R. Pack, the Grantors have bargained and sold, and by these presents do hereby transfer and convey unto A. K. Upadhyaya, the Grantee, his successors and assigns, a certain tract or land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 11 of Block "D" on the Plan of the Subdivision, Map Number 3, Life and Casualty Insurance Company's Property at Old Hickory, Tennessee, as of record in Book 974, page 11, Register's Office for said County, and part of Tract No. 2 on the Map showing property of Life and Casualty Insurance Company, not of record.

Beginning on the northeasterly margin of Hamblen Avenue, at the corner of Lot Nos. 10 and 11 of said Block "D"; thence with the line between said two lots, northeastwardly 175 feet, continuing in the same direction 165 feet, more or less, in all 340 feet, more or less, to the southerly line of the T.C.R.R. right-of-way; thence said right of way line, southeastwardly 60 feet; thence southwesterly 165 feet, more or less, to the corner of Lot Nos. 11 and 12 of said Block "D", continuing in the same direction and with the line between said Lots Nos. 11 and 12, 175 feet, in all 340 feet, more or less, to the northeasterly margin of Hamblen Avenue; thence with the same northwesterly 60 feet to the beginning.

Being the same property conveyed to Mark W. Pack and wife, Christi R. Pack by deed from A. K. Upadahyaya as of record in Book 8039, page 241, Register's Office for Davidson County, Tennessee.

This improved is known as 115 Hamblen Avenue, Old Hickory, Tennessee 37138.

TO HAVE AND TO HOLD said tract of land with the appurtenances, estate, title and interest thereto belonging to said Grantee, his heirs and assigns, forever; and Grantors do covenant with said Grantee that said Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unemcumbered, except as otherwise herein setout, and Grantors do further covenant and bind themselves and their representatives and heirs, to warrant and

forever defend the title to said land to Grantee and his heirs, successors, and assigns against the lawful claims against all persons whomsoever.

The Grantee executes this instrument for the sole purpose of agreeing that this conveyance is for the full and complete satisfaction of the herein described promissory note and release of the hereindescribed deed of trust.

WITNESS the signatures of the Grantors and Grantee this 6th day of March, 1991.

Grantors

Mark W. Pack

Mark W. Pack

Christi R. Pack

Christi R. Pack

Grantee

A. K. Upadhyaya

A. K. Upadhyaya

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 6th day of March, 1991, before me, the undersigned, a Notary Public, personally appeared Mark W. Pack and wife, Christi R. Pack, known to me (or proven to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that they executed the same for the purposes therein contained. In witness whereof, I hereunto set my hand and official seal.

March 11, 1991
My commission expires:

Mark A. Ellmore
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 6th day of March, 1991, before me the undersigned, a Notary Public, personally appeared A. K. Upadhyaya, known to me (or proved to me on the basis of satisfactory evidence), to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained. In witness whereof, I hereunto set my hand and official seal.

March 11, 1991
My commission expires:

Mark A. Ellmore
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater for this transfer is $55,500.00

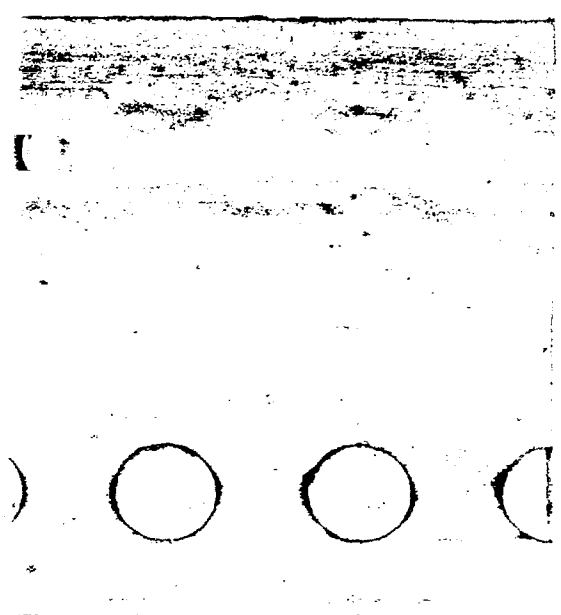
Kaye Jones

Sworn to and subscribed before me this 6th day of March, 1991.

March 11, 1991
My commission expires:

Mark A. Ellmore
Notary Public

MAR 28 4 10 PM '91
IDENTIFICATION REFERENCE
02876
DAVIDSON COUNTY TN.
FELIX E. ELLIS JR.
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE
MAR 28 '91 03:10PM DIDI FISHBECK 190.15



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

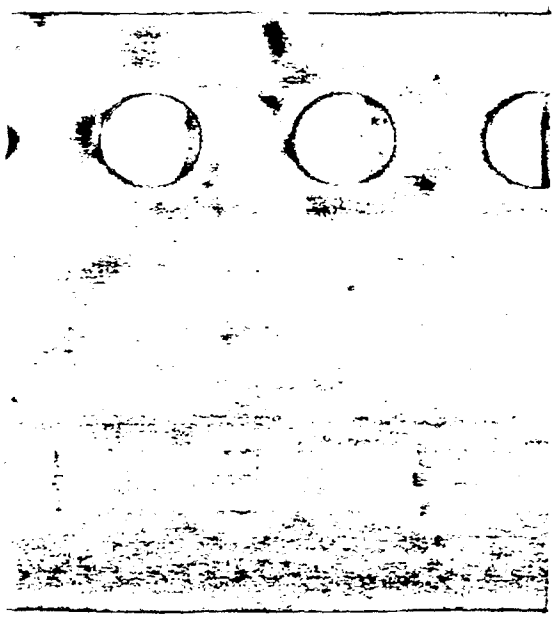
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
				CAMT 55500.00
				PRFEE
				183151.00
				WDEED 6.00
				VOID
				PRFEE
				183151.00-
				CON TX 183.15
				PRFEE 1.00
				TOTAL 190.15
				CHECK 190.15

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/27/91 01 15:11 0001 7894



02876

IDENTIF. REFERENCE

MAR 29 4 10 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 408614