This Instrument Prepared by:
Elizabeth M. Wilson
Metropolitan Federal Bank, a
federal savings bank
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 $33,750.00.

Elizabeth M. Wilson
Affiant

Subscribed and sworn to before me, this 12th day of April, 1991.

Karen C. Rogers
Notary Public

My Commission Expires: 9-28-91

06261

IDENTIF. REFERENCE

APR 12 [illegible] '91

FILED & RECORDED
DAVIDSON COUNTY, TN.

Address New Owners As Follows:
Metropolitan Federal Bank, a
federal savings bank
230 Fourth Avenue, North
Nashville, Tennessee 37219

Send Tax Bills To:
Same

Map-Parcel Nos.
75-11-235
4D-91260

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 12th day of April, 1991, by and between Union Financial Corporation, SUBSTITUTE TRUSTEE, FIRST PARTY, and Metropolitan Federal Bank, a federal savings bank (formerly Metropolitan Federal Savings and Loan Association), SECOND PARTY,

WITNESSETH:

WHEREAS, by a deed of trust dated October 1, 1985, of record in Book 6722, page 422, and modified by Modification and Restatement of Note and Deed of Trust, of record in Book 7018, page 960, Register's Office for Davidson County, Tennessee, Marion Thurman and wife, Eva M. Thurman, conveyed to Attorneys Title Company, Inc., Trustee, the hereinafter described property to secure payment of a promissory note in the original principal sum of Fifty-Three Thousand Six Hundred and no/100 ($53,600.00) Dollars, payable to the order of Metropolitan Federal Savings and Loan Association (now Metropolitan Federal Bank, a federal savings bank); and

WHEREAS, Marion Thurman and wife, Eva M. Thurman subsequently conveyed said real property to Union Financial

Corporation, as evidenced by a deed of record in Book 7314, page 860, said Register's Office; and

WHEREAS, the said real property was conveyed to and indebtedness was assumed by Samuel D. Gilliam and wife, Wilma Jenny Gilliam, as evidenced by Modification and Assumption Agreement with Release of record in Book 7566, page 838, said Register's Office; and

WHEREAS, Attorneys Title Company, Inc., Trustee was unable to act as Trustee under said deed of trust and Union Financial Corporation was appointed Substitute Trustee by the owner and older 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 March 21, 28, and April 4, 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 April 12, 1991; and

WHEREAS, Second Party being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Thirty-Three Thousand Seven Hundred Fifty and no/100 ($33,750.00) 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 Lot No. 56B on the Plan of Rachel's Square, Section Two, Zone Lot Division,

Lots 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 64, 65, 67, 68, 69, 71, 72, 73, 75, 76, 77 and 79, as shown on the plan of record in Book 6250, page 541, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being part of the same property conveyed to Marion Thurman by quitclaim deed from Rachel Square Limited, a joint venture, of record in Book 6683, page 419, Register's Office for said County; By deed of record in Book 7314, page 860, said Register's Office, Marion Thurman and wife, Eva M. Thurman, conveyed their interest in subject property to Union Financial Corporation; by deed of record in Book 7566, page 835, said Register's Office, Union Financial Corporation conveyed its interest in subject property to Samuel D. Gilliam and wife, Wilma Jenny Gilliam.

This property is located at 824 Rachel's View, Hermitage, Tennessee, 37076.

Said conveyance will be subject to any and all liens or matters not hereto subordinate, any and all taxes that may be a lien against said property, restrictive covenants, easements and set-back lines.

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: Elizabeth M. Wilson
Elizabeth M. Wilson
Assistant Secretary

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

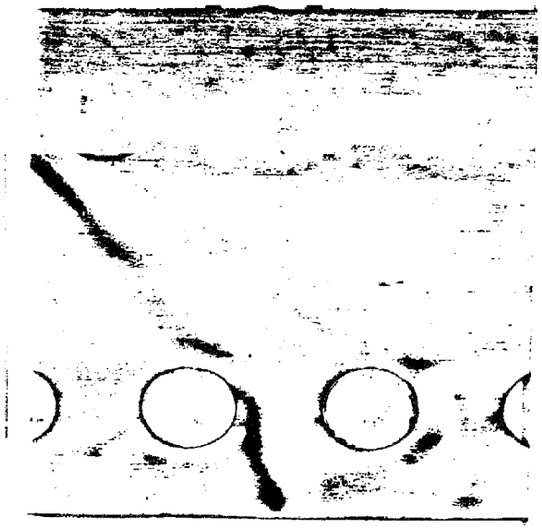
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Elizabeth M. Wilson, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon oath, acknowledged herself to be the Assistant Secretary of the Union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

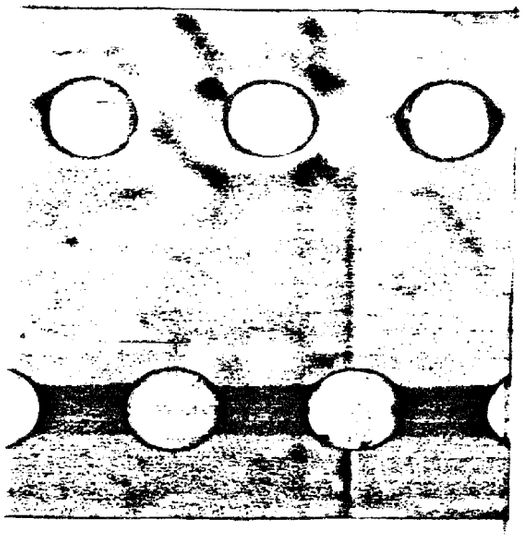
Witness my hand and seal at office in Nashville, Tennessee, this 12th day of April, 1991.

Karen C. Rogers
Notary Public

My Commission Expires: 9-28-91

4452 04/12 0101 03CHECK 124.21





OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8329 PAGE 324

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 33750.00
CON TX 111.21
PRFEE 1.00
WDEED 12.00
TOTAL 124.21
CHECK 124.21

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/12/91 01 12:23 0001 4452

06261

IDENTIF. REFERENCE

APR 12 12 23 PM '91

FELIX Z. WILSON
DAVIDSON COUNTY TN.

No. 412515