This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN, 37203

NO MORTGAGE
New Owner - Send Tax Bills:
ALTUS BANK
409 WEST MAIN STREET
DOTHAN, AL, 36301

BOOK 8331 PAGE 176

Map, Parcel
96-13 15

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the Thirtieth day of March, 1988, RICHARD P. SIMS, was named Trustee in a Deed of Trust of even date executed by WILLIAM KENNETH GARDNER AND WIFE, BARBARA CLARK GARDNER, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $ 62,620.00, principal and interest at 9.500% per annum on the unpaid balance, said Deed of Trust being recorded in Book 7504, Page 225, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in* in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: March 21, 1991 / March 28, 1991 / April 4, 1991, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust. ***Book 8313, Page 441**

PURSUANT to said advertisement on Tuesday, April 16, 1991, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time ALTUS BANK, A FEDERAL SAVINGS BANK, 409 WEST MAIN STREET, DOTHAN, AL, submitted the highest and best bid in the amount of $ **50,988.00** .

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to ALTUS BANK, A FEDERAL SAVINGS BANK, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY IN NASHVILLE, COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

BEING LOT NO. 5, PLAN OF PERRY HEIGHTS, AS OF RECORD IN BOOK 2900, PAGE 18, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO WILLIAM KENNETH GARDNER, A MARRIED PERSON, BY DEED FROM BENTON K. STOKES AND WIFE, NANCY C. STOKES OF RECORD IN BOOK 7504, PAGE 222, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

5316 04/16 0101 03CHECK 175.30

I, I. DYKE TATUM, Substitute Trustee, convey to ALTUS BANK, A FEDERAL SAVINGS BANK, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, this Sixteenth day of April, 1991.

07024

IDENTIFICATION

I. DYKE TATUM
Substitute Trustee

( )

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

BOOK 8331 PAGE 177

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Sixteenth day of April, 1991.

Mary Lee Mahan
Notary Public

My Commission Expires: 7/23/94.

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $50,988.00.

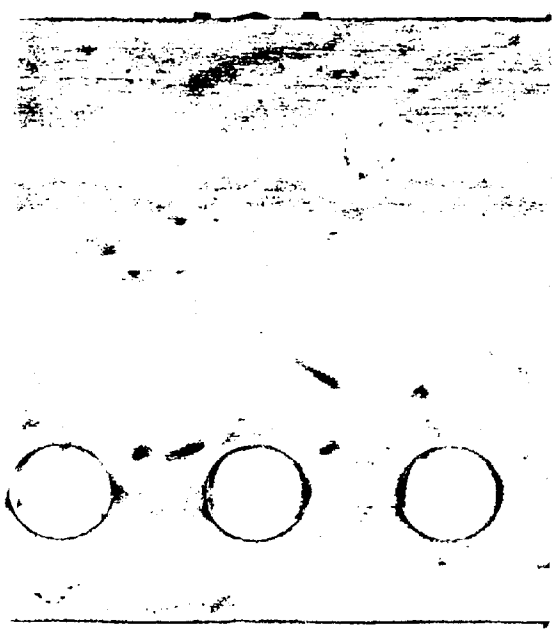
Affiant

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

Mary Lee Mahan
Notary Public

My Commission Expires: 7/23/94.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN, 37203



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____ BOOK 8331 PAGE 178

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

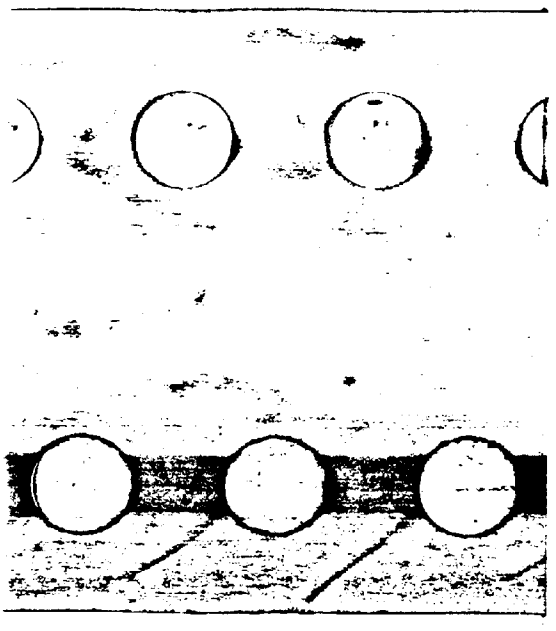
DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT 50988.00

CON TX	168.30
PRFEE	1.00
WDEED	6.00
TOTAL	175.30
CHECK	175.30

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04/16/91 01 11:54 0001 5316



07024

IDENTIF. REFERENCE

APR 16 11 54 AM '91

FELIX Z. WILSON
DAVIDSON COUNTY, TN.

No. 413364