This Instrument Prepared By:
William R. O'Bryan, Jr. Attorney
25th Floor, Nashville City Center
511 Union Street
Nashville, TN 37219

Send Tax Bills to New Owner(s):
Dr. and Mrs. Pong Moon Chang

BOOK 8333 PAGE 965

Map: 158-4-A
Parcel: 64

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default having been made in the payment of the debt and obligations, terms, and conditions, provided for in that certain Deed of Trust, dated November 3, 1988, to Charles W. Bone, Trustee, executed by M. Michael Nixon and U. Grant Browning, Trustee, with full power, as same appears of record in Book 7696, page 141, and modified in Book 8118, page 488, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed Charles W. Bone, as Trustee under said Deed of Trust and has nominated and appointed William R. O'Bryan, Jr. as Substitute Trustee, pursuant to the terms of said Deed of Trust, which appointment of Substitute Trustee is of record in Book 8286, page 877, Register's Office of Davidson County, Tennessee; and

WHEREAS, the said William R. O'Bryan, Jr., Substitute Trustee, is thereby vested with title to the property described in said Deed of Trust for all purposes therein contained, and he is clothed with all the powers, duties and obligations therein conferred upon the named Trustee; and

WHEREAS, the entire indebtedness secured by the above referenced instrument has matured and is past due and unpaid, the owner thereof requested the undersigned to advertise and sell the security according to the terms of said instrument; and

WHEREAS, in accordance with said request, the said real estate was advertised for sale in The Nashville Record, a newspaper published in Davidson County, Tennessee, the first insertion appearing on March 7, 1991, and subsequent insertions appearing on March 14, 1991, and March 21, 1991, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on April 8, 1991, at 11:00 o'clock A.M., being the time and at the front door of the Courthouse in Davidson County, Tennessee, being the place mentioned in said advertisements, the undersigned, through his agent, offered said real estate for sale in accordance with all the terms and requirements in the above-referenced instrument, and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to PONG MOON CHANG and wife, AE DUCK CHANG, at and for the sum of Three Hundred Twenty Five Thousand One Dollar and No/100 ($325,001.00) Dollars, which was the highest and best bid in connection therewith; and

NOW, THEREFORE, in consideration of the premises and the payment by PONG MOON CHANG and wife, AE DUCK CHANG of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned William R. O'Bryan, Jr., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said PONG MOON CHANG and wife, AE DUCK CHANG, their heirs and assigns, in fee simple forever, the property above-mentioned and now further described as being in the County of Davidson and State of Tennessee, to-wit:

Land in Davidson County, Tennessee, described as follows:

Being Lot No. 19 on the Plan of Otter Wood, Section Two, of record in Book 6900, pages 458-462 and revised in Book 6900, pages 598-602, Register's Office for Davidson County, Tennessee.

Said Lot No. 19 fronts 124.99 feet on the southwesterly margin of Annandale and extends back 418.87 feet on the northwesterly line and 419.52 feet on the southeasterly line to a dead line in the rear measuring 119.01 feet thereon.

Being the same property conveyed to M. Michael Nixon and U. Grant Browning, Trustees, with full power, by deed from Otter Wood, Ltd., a Tennessee Limited Partnership, of record in Book 7422, page 726, Register's Office for Davidson County, Tennessee.

This is improved property known as 41 Annandale, Nashville, Tennessee, 37215.

TO HAVE AND TO HOLD the real property above-described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto PONG MOON CHANG and wife, AE DUCK CHANG, their heirs and assigns, in fee simple forever, to whom the said William R. O'Bryan, Jr., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but no further or otherwise.

IN WITNESS WHEREOF, William R. O'Bryan, Jr., as Substitute Trustee, has executed this instrument on the 19th day of April, 1991.

William R. O'Bryan, Jr.
WILLIAM R. O'BRYAN, JR.
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, William R. O'Bryan, Jr., the within named 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 Nashville, Tennessee, this 19th day of April, 1991.

Cheryl L. Vantrease
Notary Public

My Commission Expires: 1-23-93

BOOK 8333 PAGE 967

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, to the best of my knowledge and belief, for this transfer is $325,001.00.

Affiant

Sworn to and subscribed before me,
this 19th day of April, 1991.

Notary Public

My Commission Expires: 1-23-93

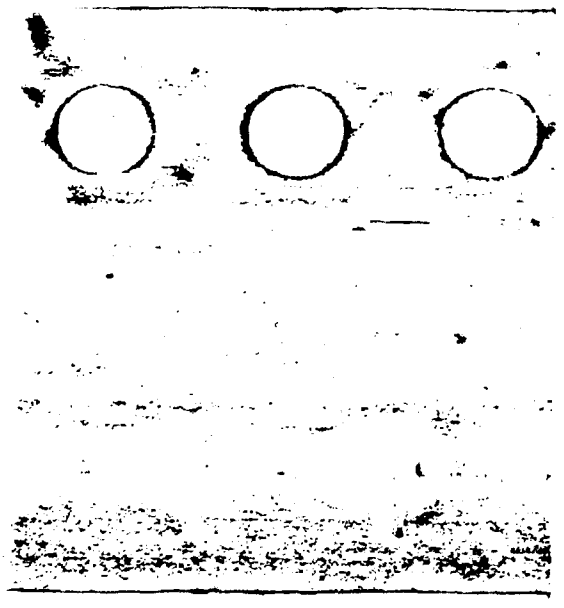
U8U34

IDENTIFICATION

182.50 14 17 101 MGFEK

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OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8333 PAGE 968

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
325001.00
DON TX 1072.50
PRFEE 1.00
MDEED 9.00
TOTAL 1082.50
CHECK 1082.50

04/19/91 01 15:04 0001 6514

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08U34

IDENTIF. REFERENCE

APR 19 3 06 PM '91

DAVIDSON CO. TENN.

No. 414539