ADDRESS NEW OWNER:	SEND TAX BILLS TO:	THIS INSTRUMENT PREPARED BY:
United Companies Financial Corporation P. O. Box 100168 Nashville, TN 37224	Same	D. Ronald Ingram 405 Two Mile Pike Goodlettsville, TN 37072

094-01-0
241.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 17, 1990, of record in Book 8177, Page 926, Register's Office for Davidson County, Tennessee, Michael Dwayne Tuttle, Unmarried, conveyed certain real property therein described to Joe E. Phillips, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated March 20, 1991, Ingram & Lowe Attorneys was appointed Substitute Trustee to serve in the place and stead of Joe E. Phillips, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 8320, Page 39, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in the Nashville Record, a newspaper published in Davidson County, Tennessee, said notice being first published on April 18, 1991, and thereafter on April 25, 1991 and May 2, 1991, which notice of sale advertised the sale of the property hereinafter described for May 9, 1991, at 1:00 P.M.; and

WHEREAS, on May 9, 1991 at 1:00 P.M., at the front door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Twenty Thousand Six Hundred Fifty-Three and 11/100 Dollars ($20,653.11), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust, which bid was the last, highest and best bid and payment thereof by reason of a credit upon the indebtedness described in said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and of the sum bid and paid as herein provided, Ingram & Lowe Attorneys, Substitute Trustee, does hereby bargain, sell, transfer and convey unto United Companies Financial Corporation, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, State of Tennessee, and being the east part of Lot 4, on the Plan of Mabelle Subdivision, as of record in Book 547, Page 139, Register's Office for said County. Said part of said lot fronts 50 feet on the east side of a 5.1 feet strip conveyed off the front of said Lot No. 4 to the Nashville Housing Authority, by deed of record in Book 3344, page 533, Register's Office; and extends back 127.1 feet to the south line and 128.5 feet on the north line, to an alley in the rear, (not open), on which it

measures 48.7 feet.

Being the same property conveyed to Michael Dwayne Tuttle by Quitclaim Deed from Elizabeth Marie Pruitt Goad of record in Book 8128, Page 434, Register's Office Davidson County, Tennessee.

This is improved property known as 907 S. 12th St., Nashville, TN 37206.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Ingram & Lowe Attorneys, as Trustee, do hereby transfer, assign and set over unto said United Companies Financial Corporation, its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this the 10th day of May, 1991.

INGRAM & LOWE ATTORNEYS
Substitute Trustee

By: D. Ronald Ingram
D. Ronald Ingram

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 10th day of May, 1991, before me personally appeared D. Ronald Ingram, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed for the purposes therein contained.

Rebecca A. Wiggs
Notary Public

My commission expires: 5-20-92

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property (whichever is greater) is $20,700.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

D. Ronald Ingram
AFFIANT

Sworn to and subscribed before me this 10th day of May, 1991.

Rebecca A. Wiggs
Notary Public

My commission expires: 5-20-92

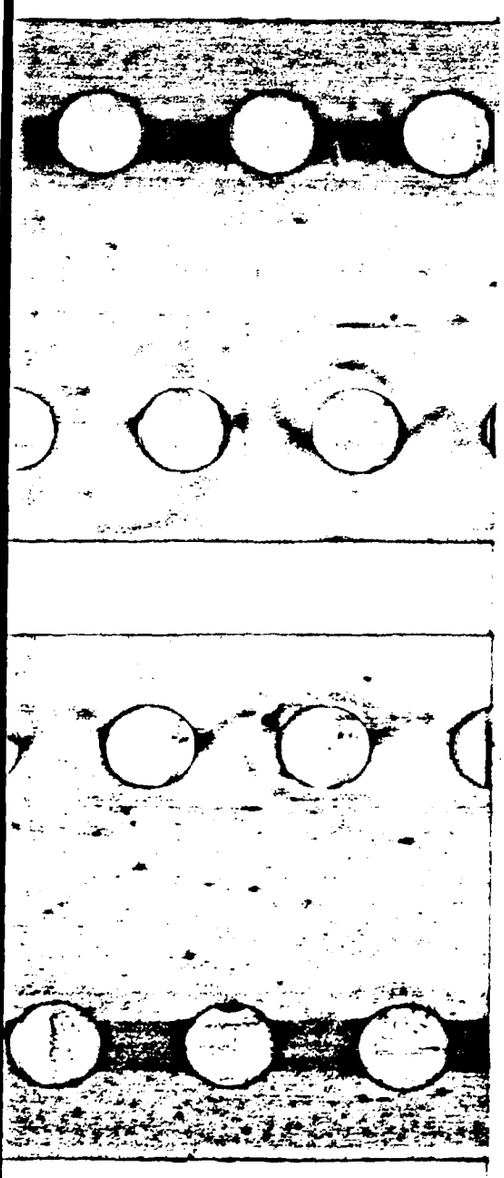
14699

IDENTIFICATION REFERENCE

FILED FOR RECORD
May 16 8 56 AM '91
DAVIDSON COUNTY, TENN.

2540 05/16/91 0101 03CHECK

75.31



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8352 PAGE 936

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 20700.00
CON TX 68.31
PRFEE 1.00
MTGEED 6.00
TOTAL ~~75.31~~
CHECK 75.31

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/16/91 01 08:57 0001 2540

14699

IDENTIFT REFERENCE

MAY 16 8 56 AM '91

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

No. 422139