ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP AND PARCEL NO.
First Cumberland Bank	First Cumberland Bank	Map 26-09
601 Gallatin Rd.North	601 Gallatin Rd.North	Parcel 86
Madison,Tennessee 37115	Madison, Tennessee 37115	& Map 26-10
		Parcel 01

TRUSTEE'S DEED

WHEREAS, by a Deed of Trust dated December 20, 1980, of record in Book 5694, Page 98, Register's Office for Davidson County, Tennessee, Diana S. Currey, unmarried, conveyed to Carl H. Oldham, Trustee, the hereinafter described property to secure payment of a promissory note described in said Deed of Trust, which note was held and owned by First Cumberland Bank pursuant to an Assignment of said note and Deed of Trust from Albert O.Denton and wife, Era Earl Denton, to First Cumberland Bank of record in Book 8248, Page 466, Register's Office for Davidson County, Tennessee, and

WHEREAS, the undersigned, Richard L. Albers has been duly appointed as Substitute Trustee in the place and stead of Carl H. Oldham, Trustee, said appointment being set forth in Book 8309, Page 209, Register's Office for Davidson County, Tennessee, and

WHEREAS, by Deed of Trust dated October 27, 1988, of record in Book 7690, Page 1, Register's Office for Davidson County, Tennessee, Thomas B. Smiley, III, David W. Atchison, and Larry A. Atema conveyed to Charlie R. Harris, Trustee, the hereinafter described property to secure payment of a promissory note described in said Deed of Trust, which note was held and owned by First Cumberland Bank, and

WHEREAS, such Deed of Trust of record in Book 7690, Page 1, Register's Office for Davidson County, Tennessee, was increased and modified as provided for in the Modification Agreement/Deed of Trust dated March 30, 1990, of record in Book 8082, Page 258, Register's Office for Davidson County, Tennessee, and

WHEREAS, by a Subordination Agreement executed by Diana S. Currey, and First Cumberland Bank dated March 30, 1990, of record in Book 8082, Page 262, Register's Office for Davidson County, Tennessee, it was agreed by Diana S.

Currey that the lien of her Deed of Trust as recorded in Book 7690, Page 4, Register's Office for Davidson County, Tennessee, would be and remain a third lien upon the premises hereinafter described subject to the second lien of the Deed of Trust in favor of First Cumberland Bank of record in Book 7690, Page 1, Register's Office for Davidson County, Tennessee, and

WHEREAS, the undersigned, Richard L. Albers has been duly appointed as Substitute Trustee in the place and stead of Charlie R. Harris, Trustee, said appointment being set forth in Book 8309, Page 210, Register's Office for Davidson County, Tennessee, and

WHEREAS, First Cumberland Bank, exercising its authority as holder and owner of said indebtedness and having nominated and appointed Richard L. Albers, 4344 Kenilwood Drive, Nashville, Tennessee, as Substitute or Successor Trustee under both said Deeds of Trust, as reflected above herein, with all the power and authority granted to the original Trustee by the terms of both such Deeds of Trust, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said instruments and to sell the hereinafter described property, and

WHEREAS, default having been made in payment of the indebtedness, secured by both said Deeds of Trust, the undersigned Richard L. Albers, Substitute Trustee, at the request of the holder of the indebtedness, First Cumberland Bank, and under and by virtue of the powers vested in him as Substitute Trustee, by both said Deeds of Trust, advertised said real estate as required by law under the terms of the said Deeds of Trust on March 28, 1991, April 4, 1991, and April 11, 1991, in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for sale for cash to the highest and best bidder, and free from all rights, equities of redemption, statutory rights of redemption, homestead, dower, and all other rights and exemptions of every kind, and for the purposes of paying said indebtedness; and

WHEREAS, pursuant to said notice and advertisement, on Monday, April 22, 1991, at 12:00 o'clock Noon at the door of the Davidson County Courthouse in the City of Nashville, Davidson County, Tennessee, I, Richard L. Albers, Substitute Trustee, offerred for sale at public outcry to the highest and best bidder the real estate hereinafter described for cash and free from all rights, equities of redemption, statutory rights of redemption, homestead, dower, and all other rights or exemptions of every kind as provided in the said Deeds of Trust but subject

to any and all unpaid taxes, subdivision restrictions, building lines, easements for public utilities and other easements, restrictive covenants, and by all matters of record and matters not hereto subordinate, and

WHEREAS, at said sale First Cumberland Bank,a Tennessee Corporation, was the highest and best bidder, becoming the purchaser at the price of $108,623.51.

NOW, THEREFORE, in consideration of the premises, I, the undersigned Richard L. Albers, Substitute Trustee, do hereby sell, transfer and convey unto First Cumberland Bank, its successors and assigns, forever in fee simple,and free from all rights, equities of redemption, statutory rights of redemption, homestead, dower and all other rights or exemptions of every kind, the following described real estate located in Davidson County, Tennessee, to wit:

> TRACT I: Land in Davidson County, Tennessee, being Lot No. 12 on the Map of Terra View Subdivision as of record in Book 1130, Page 69, Register's Office for Davidson County, Tennessee.
>
> Said Lot No. 12 fronts 100 feet on the northerly side of North Wade Circle, beginning at a point in the southeast corner of Lot No. 11 and running to a point in the southwest corner of Lot No. 13; thence northerly 175.8 feet along the westerly margin and to a point in the Northwest corner of said Lot No.13; thence westerly 178 feet to a point in the northeast corner of Lot No. 11; thence southerly 211 feet along the margin of said Lot No. 11 to the point of beginning.
>
> TRACT II: Land in Davidson County, Tennessee, being Lot No.13 on the Plan of Terra View Subdivision, as of record in Book 1130, Page 69, (also Book 1424, Page 4), Register's Office for said County.
>
> Said Lot No. 13 fronts 100 feet on the northerly side of Wade Circle (North) and runs back between parallel lines, 175 feet to a dead line.
>
> Being the same property conveyed to Thomas B. Smiley, III, David W. Atchison and Larry A. Atema, as tenants in common, by deed from Diana S. Currey, unmarried, of record in Book 7689, Page 996, Register's Office for Davidson County, Tennessee.

This is improved property known as 608 Wade Circle, Nashville, Davidson County, Tennessee.

This conveyance is made subject to any and all unpaid real property or other taxes which are a lien against said property at the time of the sale, and to any and all of the restrictions, easements, or encumbrances which are of record or may affect title to said premises.

TO HAVE AND TO HOLD the same, to the said First Cumberland Bank, its successors and assigns forever in fee simple; but the said Richard L. Albers, Substitute Trustee, conveys as Substitute Trustee and not otherwise; and

all of my actions in the premises are done solely as Substitute Trustee and under the powers vested in me under both said Deeds of Trust which by their terms I have a good right to sale and convey. The sale was advertised and made as Substitute Trustee only without covenants or warranties of title, and subject to any unpaid taxes or assessments owing on the property and prior liens or encumbrances.

IN WITNESS WHEREOF, I, the undersigned, as Substitute Trustee, but not otherwise, have hereunto set my hand at Nashville, Tennessee, this the 22nd day of April,1991.

Richard L. Albers

Richard L. Albers, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

This 22nd day of April,1991, before me personally appeared Richard L. Albers, Substitute Trustee, to me known 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.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal.

Joan S Fusco
Notary Public

JOAN S. FUSCO NOTARY PUBLIC DAVIDSON

My Commission Expires:
3-26-94

3138 05/17 0101 03CHECK 371.38

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $108,623.51, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Richard L. Albers
AFFIANT

Sworn to and subscribed before me this the 22nd day of April,1991.

Joan S Fusco
Notary Public

JOAN S. FUSCO NOTARY PUBLIC DAVIDSON

My Commission Expires:
3-26-94

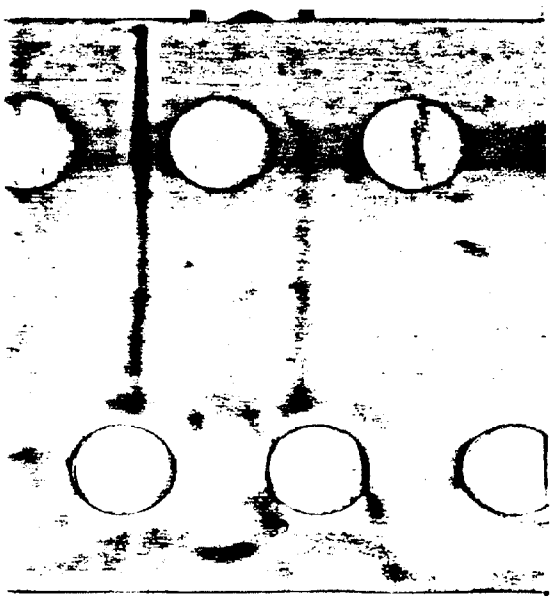
This Instrument Prepared By:
Richard L. Albers, Attorney
4344 Kenilwood Drive
Nashville, Tennessee 37204
331-5540

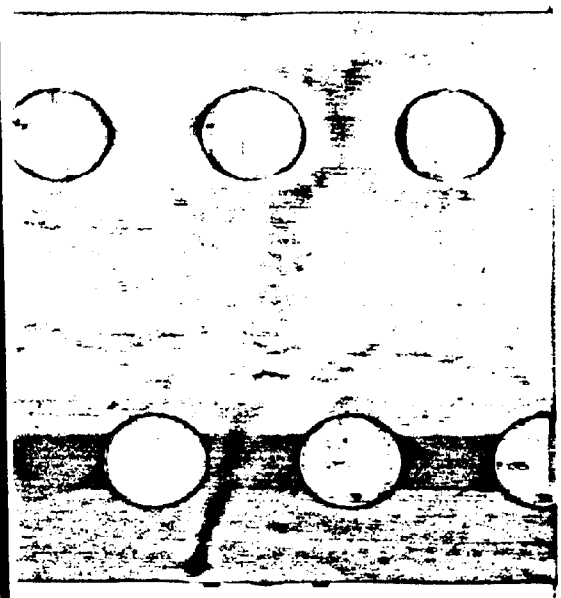
PICK-UP

MAY 17 2 29 PM '91
FELIX F. WILSON, REGISTER
DAVIDSON COUNTY, TN

IDENTIFI REFERENCE

5196.





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8354 PAGE 263

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 108623.51
CON TX 358.38
PRFEE 1.00
WDEED 12.00
TOTAL 371.38
CHECK 371.38

05/17/91 01 14:30 0001 3138

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

15196

IDENTIFICATION REFERENCE

MAY 17 2 29 PM '91

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 422731