This Instrument Prepared By:
Claiborne K. McLemore, III, Esq.
25th Floor, Nashville City Center
511 Union Street
Nashville, TN 37219

Send Tax Bills to New Owner(s):
Decatur Federal Savings and Loan Association
250 East Ponce De Leon Avenue
Decatur, Georgia 30030

Map 145-12 Parcel 18

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 May 2, 1989, to JOSEPH E. ELLIS, Trustee, executed by LELAND L. CHARLEY and wife, KATHY K. CHARLEY, as same appears of record in Book 7836, page 671, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed JOSEPH E. ELLIS as Trustee under said Deed of Trust and has nominated and appointed Brenda G. Bentley as Substitute Trustee, pursuant to the terms of said Deed of Trust, which appointment of Substitute Trustee is of record in Book 8327, page 974, Register's Office for Davidson County, Tennessee; and

WHEREAS, the said Brenda G. Bentley, Substitute Trustee, is thereby vested with title to the property described in said Deed of Trust for all purposes therein contained, and she 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 April 25, 1991, and subsequent insertions appearing on May 2, 1991, and May 9, 1991, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on May 20, 1991, at 12:00 o'clock noon, being the time and at the front door of the Courthouse in Nashville, Davidson County, Tennessee, being the place mentioned in said advertisements, the undersigned 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 DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION at and for the sum of ONE HUNDRED SEVENTY THOUSAND AND NO/100 DOLLARS ($170,000.00), which was the highest and best bid in connection therewith; and

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of sale, the balance being applied upon said indebtedness for which the property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Brenda G. Bentley, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors 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, being Lot No. 5 on the Plan of Lakeview Manor, as of record in Book 2133, pages 39, 40 and 41, Register's Office for Davidson County, Tennessee.

SAID Lot No. 5 fronts 170 feet on the westerly side of Lakeview Drive and extends back 424.8 feet on the northerly line and 465.4 feet on the southerly line to a dead line, which is a broken line, measuring 170 feet thereon.

Being the same property conveyed to Leland L. Charley and wife, Kathy K. Charley, by deed from Edward T. Seymour, unmarried, of record in Book 7396, page 504, Register's Office for Davidson County, Tennessee.

This is improved property known as 5055 Lakeview Drive, Nashville, Tennessee 37220.

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 DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors and assigns, in fee simple forever. The said Brenda G. Bentley, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but no further or otherwise.

IN WITNESS WHEREOF, Brenda G. Bentley, as Substitute Trustee, has executed this instrument on the 28th day of May, 1991.

Brenda G. Bentley
BRENDA G. BENTLEY
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Brenda G. Bentley, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal, at office in Nashville, Tennessee, this 28th day of May, 1991.

NOTARY PUBLIC

My commission expires: My Commission Expires OCT. 9, 1991

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 $170,000.00.

Brenda G. Bentley
Affiant

Sworn to and subscribed before me,
this 28th day of May, 1991.

Notary Public

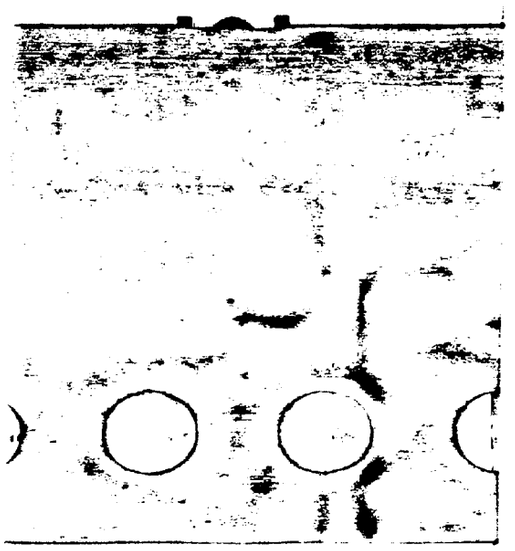
My commission expires: My Commission Expires Oct. 9, 1991

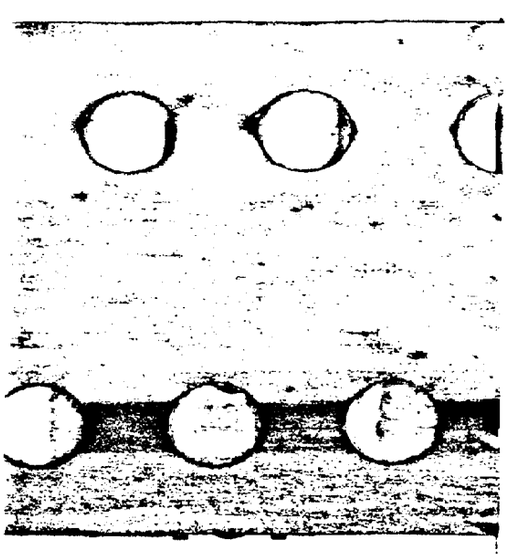
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OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8375 PAGE 731

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 170000.00
CON TX 561.00
PRFEE 1.00
WDEED 9.00
TOTAL 571.00
CHECK 571.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

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No. 431432