THIS INSTRUMENT PREPARED BY: MICHAEL W. EDWARDS, Attorney at Law
P. O. Box 1045, Hendersonville, TN 37077
(FROM INFORMATION PROVIDED BY THE PARTIES)

BOOK 8398 PAGE 732

MAP 72-10
PARCEL 240

SEND TAX BILLS TO:
First Cumberland Bank
601 N. Gallatin Road
Madison, TN 37115

DEED BY SUBSTITUTE TRUSTEE UNDER FORECLOSURE

This Deed made and entered into this 3rd day of July, 1991, by and between MICHAEL W. EDWARDS, Substitute Trustee, hereinafter referred to as "PARTY OF THE FIRST PART"; and FIRST CUMBERLAND BANK, with full power to sell, convey, mortgage, encumber, transfer or otherwise deal with said property in any manner without joinder of beneficiary, hereinafter referred to as "PARTY OF THE SECOND PART."

W I T N E S S E T H :

THAT, WHEREAS, CURTIS R. DETHARIDGE and wife, PRASETYAWATI DETHARIDGE, did convey in trust to RONALD B. BUCHANAN, Trustee, upon the land hereinafter described, a Deed of Trust dated October 18, 1988, and recorded in Book 7682, page 94, Register's Office for Davidson County, Tennessee, to secure the payment of a certain promissory note in the amount of Thirty-three Thousand and 00/100 Dollars ($33,000.00), payable to the order of FIRST CUMBERLAND BANK, all as fully set forth in said Deed of Trust, which note is now held by FIRST CUMBERLAND BANK.

THAT, WHEREAS, the indebtedness thereby secured in the above described Deed of Trust being overdue and unpaid, the holder of said indebtedness having appointed MICHAEL W. EDWARDS as Substitute Trustee of record in Book 8361, page 964, Register's Office for Davidson County, Tennessee, and having called upon the said Substitute Trustee to foreclose said Deed of Trust, said Substitute Trustee, after due advertisement as required by law, and upon the terms of the Deed of Trust, offered said land for sale at the Courthouse in Nashville, Davidson County, Tennessee, on the 3rd day of July, 1991, at 12:00 noon, Central

Standard Time, when and where MICHAEL W. EDWARDS, Substitute Trustee, became the last and highest bidder at the price of Thirty-eight Thousand Ninety-nine and 43/100 Dollars ($38,099.43).

NOW, THEREFORE, the said MICHAEL W. EDWARDS, Substitute Trustee, as aforesaid, in consideration of the premises and the said sum aforesaid, has bargained and sold, and by these presents does bargain, sell, transfer and convey unto the said FIRST CUMBERLAND BANK, its heirs and assigns, the land sold as aforesaid, the same lying and being in the County of Davidson, State of Tennessee, and described as follows:

> BEING part of the Old Litton Tract, beginning on the northerly margin of Moneta Avenue, at Carrier's southwest corner; thence with the northerly margin of said Avenue westerly 86 feet; thence northerly parallel with said Carrier's west line 200 feet; thence easterly parallel with said Avenue 86 feet to said Carrier's west line; thence with said line southerly 200 feet to the beginning.
>
> BEING the same property conveyed to Curtis R. Detharidge and wife, Prasetyawati Detharidge, by deed from Catherine E. Leslie, unmarried, of record in Book 7682, page 91, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said lands and premises together with all privileges and appurtenances thereunto, belonging to FIRST CUMBERLAND BANK, its heirs and assigns forever, in as full and ample a manner as the said Substitute Trustee has the power to convey the same, but the said Substitute Trustee does not warrant the title to this property in any manner whatsoever except as to his power vested to him to convey same.

IN TESTIMONY WHEREOF, the said MICHAEL W. EDWARDS, as Substitute Trustee as hereinabove stated, has hereunto set his signature the day and year first above written.

MICHAEL W. EDWARDS
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF SUMNER)

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared MICHAEL W. EDWARDS, 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 foregoing instrument for the purposes therein contained.

Witness my hand and seal at office in Hendersonville Tennessee, this 8th day of July, 1991.

Candy Fierce
NOTARY PUBLIC

My Commission Expires: 10/25/93

CANDY FIERCE NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I affirm and make oath that the actual consideration for this transfer or value of the property transferred, whichever is greater, is Thirty-eight Thousand Ninety-nine and 43/100 Dollars ($38,099.43), which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Sworn to and subscribed before me,
this 11th day of July, 1991.

NOTARY PUBLIC
My Commission Expires Nov. 27, 1993
My Commission Expires:

STATE OF TENNESSEE LARGE

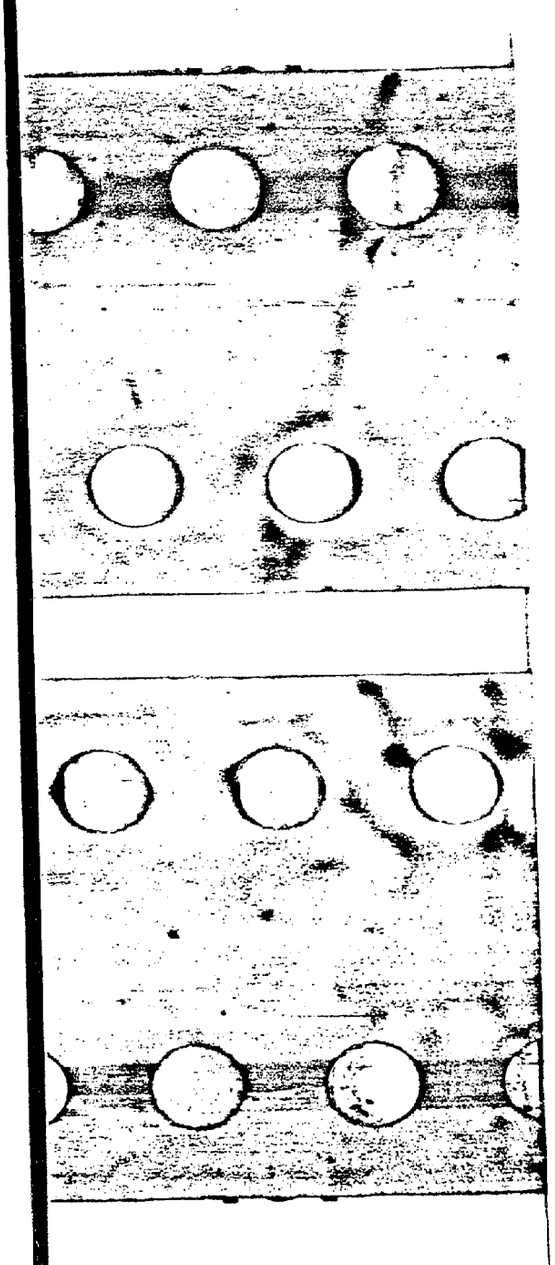
3 1 0 5 1:

IDENTIFICATION REFERENCE

Jul 16 10 31 AM '91

FELIX Z WILKINS REGISTER
DAVIDSON COUNTY, TN

1936 07/16 0101 03CHECK 150-97



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8398 PAGE 735

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 38099.43
CON TX 140.97
PRFEE 1.00
WDEED 9.00
TOTAL 150.97
CHECK 150.97

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/16/91 01 10:35 0001 1936

3105 I.

IDENTIFICATION REFERENCE

JUL 16 10 31 AM '91

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY TN

No. 440944