Box 40

SEND TAX BILLS TO NEW OWNER:
Associates Financial Services Company, Inc.
P.O. Box 110036
Nashville, Tennessee. 37222-0036

Map 147-7
Par. 1
6DU-20635

THIS INSTRUMENT PREPARED BY:
Robert F. Doyle, Attorney
301 Stahlman Building
Nashville, Tennessee. 37201

BOOK 8405 PAGE 939

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated August 31, 1989, and recorded in Book 7929, page 294, Register's Office, Davidson County, Tennessee, JOHN ELBERT WATKINS AND WIFE, SHARON WATKINS, AND HALLIE WATKINS conveyed to R. W. Hunter, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated August 27, 1990 and recorded in Book 8183, page 489, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed Robert F. Doyle as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions and payments made as provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested Robert F. Doyle, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, Robert F. Doyle, Substitute Trustee, did give twenty one days notice of the time, place and terms of the sale by advertisement (see proof of publication attached hereto as an exhibit) in three weekly publications in The Nashville Record Newspaper, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of July 4, 11, and 18th, 1991 stating that on July 26, 1991, at 11:00 A.M. at the front or south door of the Davidson County Courthouse on the Public Square in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from equity of redemption, the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; restrictive covenants, easements, setback lines; any and all other prior liens or encumbrances against said real property; and any and all redemption rights, including the right of redemption of any

governmental agency, and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, Robert F. Doyle, Substitute Trustee, offered said property for sale at public outcry and sold said property to Associates Financial Services Company, Inc. for $60,000.00, which amount was the highest, best and last bid.

NOW, THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best and last bid as set out above, the receipt of which is hereby acknowledged, and Associates Financial Services Company, Inc., being owner and holder of the indebtedness secured by said Deed of Trust, and the beneficiary of said sale, and its indebtedness, together with expenses of said sale amounting to more than said bid, accordingly it is not required to pay any cash to the said Trustee. I, Robert F. Doyle, Substitute Trustee do hereby bargain and sell, and by these presents transfer and convey unto the said Associates Financial Services Company, Inc. (hereinafter referred to as Grantee) its successors and assigns, the following described property in the State of Tennessee, Davidson County, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 61 on the Plan of Battery Crest, Section 1, as of record in Book 2900, page 91, Register's Office for said County.
>
> Beginning at a point in the south margin of Milner Court, at the corner of Lots 60 and 61; thence with the line between said lots, southerly 266.25 feet to a point in the line of Lot No. 89; thence with the line of said lot, northeasterly 13.9 feet to a point; thence southeasterly 74.84 feet to a point; thence easterly 30.18 feet to a point; thence easterly 30.18 feet to a point at the corner of Lot No. 62; thence with the line between Lots Nos. 61 and 62, northerly 234.75 feet to a point in the southerly margin of Milner Court; thence with the margin of the same northwesterly around a slight curve 79.62 feet to the point of beginning.
>
> Being the same property conveyed to John Elbert Watkins, subject to a life estate reserved to Hallie Watkins, by deed from C. E. Watkins and wife, Hallie Watkins, of record in Book 4890, page 28, Register's Office for Davidson County, Tennessee.

This is improved property located at 305 Milner Court, Nashville, Tennessee. 37211.

TO HAVE AND TO HOLD said property with the appurtencances, estate, title, and interest thereto belonging to the Grantee, its successors and assigns, forever, but subject to Davidson County real estate taxes, restrictive covenants, easements, setback line and any and all prior liens or encumbrances against said real property.

And I do further transfer and assign unto the said Grantee all of the

rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Substitute Trustee and not any further or otherwise.

WITNESS my hand on this 26th day of July, 1991.

Robert F. Doyle, Substitute Trustee

SUBSTITUTE TRUSTEE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Robert F. Doyle, Substitute Trustee, the 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, on this 26th day of July, 1991.

Johnnie A. Andrews Baker

MY COMMISSION EXPIRES 1/23/94 NOTARY PUBLIC

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $60,000.00.

339335

IDENTIFICATION

Jul 26 11 17 AM '91

Robert F. Doyle

Affiant

Subscribed and sworn to before me, this 26th day of July, 1991.

Johnnie A. Andrews Baker

MY COMMISSION EXPIRES 1/23/94 NOTARY PUBLIC

335 7/26 0101 03CHECK 235.00

BOOK 8405 PAGE 942

THE NASHVILLE RECORD

198 STAHLMAN BLDG., NASHVILLE, TENN. 37201
Nashville's Oldest Legal and Statistical Newspaper . . . Since 1936

Robert F. Doyle
301 Stahlman Bldg
Nashville TN 37201

Re: Watkins, 305 Milner Ct

AD NO. 9543 AMOUNT $34.90

PROOF OF PUBLICATION
COPY OF ADV.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, Betty Davis, being duly sworn, make oath that I am Bookkeeper, of the NASHVILLE RECORD, a weekly newspaper published in Nashville, Davidson County, Tenn.

I make further oath that the attached publication appeared in the same on the following dates:

July 4, 11, 18, 1991

THE NASHVILLE RECORD

Betty Davis

Subscribed and sworn to before me,

this 26th day of July, 1991

Notary Public

My Commission Expires: 3/3/92

Illegibility of Writing, Typing or Printing in this Document Unsatisfactory When Recorded

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions, provisions and payments made and provided for in Deed of Trust dated August 31, 1989, executed by JOHN ELBERT WATKINS AND WIFE, SHARON WATKINS, AND HALLIE WATKINS to R.W. Hunter, Trustee, and recorded in Book 7929, page 294, Register's Office for Davidson County, Tennessee, to secure the indebtedness therein described, and the entire indebtedness having been declared due and payable as provided for in said Deed of Trust, and said payment not having been made, and lawful owner and holder of said indebtedness having appointed the undersigned, Robert F. Doyle, as Substitute Trustee by written instrument record in Book 8183, Page 489, in the above mentioned Register's Office, notice is hereby given that I, Robert F. Doyle, Substitute Trustee, under the power and authority vested in me by said Deed of Trust, and having been requested to do so by the lawful owner and holder of said debt, will on

JULY 26, 1991,

at 11:00 A.M. (Eleven O'clock A.M.) at the front or South door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, the statutory right of redemption, homestead and dower, and all other exemptions and rights of every kind of every kind, all of which are expressly waived in said Deed of Trust, the following described tract or parcel of land in the County of Davidson, State of Tennessee, and more particularly described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 61 on the Plan of Battery Crest, Section 1, as of record in Book 2900, page 91, Register's Office for said County.

BEGINNING at a point in the south margin of Milner Court, at the corner of Lots 60 and 61; thence with the line between said lots, southerly 266.25 feet to a point in the line of Lot No. 89; thence with the line of said lot, northeasterly 13.9 feet to a point; thence southeasterly 74.84 feet to a point; thence easterly 30.18 feet to a point at the corner of Lot No. 62; thence with the line between Lots Nos. 61 and 62, northerly 234.75 feet to a point in the southerly margin of Milner Court; thence with the margin of the northwesterly around a slight curve 79.62 feet to the point of beginning.

Being the same property conveyed to John Elbert Watkins, subject to a life estate reserved to Hallie Watkins, by deed from C.E. Watkins and wife, Hallie Watkins, of record in Book 4890, page 28, Register's Office for Davidson County, Tennessee.

This is improved property located at 305 Milner Court, Nashville, Tennessee 37311.

This sale is subject to any and all Davidson County real estate taxes; restrictive covenants, easements, setback lines; any and all redemptive rights, including the right of redemption of any governmental agency, State or Federal, and any and all other prior liens or encumbrances against said real property.

ROBERT F. DOYLE, SUBSTITUTE TRUSTEE
301 Stahlman Building
Nashville, Tennessee 37201
Insertion Dates: July 4, 11, 18, 1991.
AD. NO. 9543



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8405 PAGE 943

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 60000.00
CON TX 222.00
PRFEE 1.00
WDEED 12.00
TOTAL 235.00
CHECK 235.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 1118 0001 5305

33935

IDENTIFT REFERENCE

JUL 26 11 17 AM '91

No. 444273