This Instrument Prepared By:
Lawless & Associates, P.C.
Nineteenth Floor
First American Center
Nashville, TN 37238-0068

SUBSTITUTE TRUSTEE'S DEED

Address New Owner:	Send Tax Bills To:	Map & Parcel Numbers:
Mercantile Savings Bank 8001 Kenwood Road Cincinnati, OH 45236 Attention: Mr. Herbert C. Brinkman	Same	Map 064-04-0 Parcel 036.00

BOOK 8412 PAGE 822

WHEREAS, Dharmdeo N. Singh and wife Reva K. Singh by Deed of Trust (the "Deed of Trust") dated February 1, 1984, transferred and conveyed to Alfred C. Galloway, Trustee, the property described in Exhibit A hereto (the "property") (said Deed of Trust being of record in Book 6231, page 210, Register's Office for Davidson County, Tennessee); and

WHEREAS, a Substitute Trustee has been appointed by the lawful owner and holder of the indebtedness secured by the Deed of Trust (said Appointment of Substitute Trustee being of record in Book 8348, page 610, said Register's Office); and

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder and owner of said debt has called upon the Substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at 1:30 p.m., Monday, July 29, 1991, at the Main door of the Courthouse in Nashville, Davidson County, Tennessee, when and where Mercantile Savings Bank ("Grantee") became the last and highest bidder for cash at the price of Thirty Thousand and No/100 ($30,000.00) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, Thomas W. Lawless, Substitute Trustee hereby conveys the Property to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD said land in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

Thomas W. Lawless, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The Property is sold, however, without any other warranty as to the quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all redemptive rights which may be exercised by any governmental taxing authority.

3. Any and all other prior restrictions, encumbrances, or liens of any nature.

4. Subject to all matters on a Plan of record in Plat Book 5800, page 318, Register's Office for Davidson County, Tennessee.

5. Restrictive covenants contained in an instrument of record in Book 6095, page 656, Register's Office for said County.

6. Easement of record in Book 6095, page 656, Register's Office for said County.

Words used herein indicating number or gender shall be read as context may require.

Dated this 29th day of July, 1991.

Thomas W. Lawless
Thomas W. Lawless, as
Substitute Trustee, and
not otherwise

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Sherry Parker, a Notary Public in and for said County and State, the within named Thomas W. Lawless, Substitute Trustee, the bargainor, with whom I am personally acquainted (or to me proved on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 29th day of July, 1991.

My Commission Expires:
9/24/94

Sherry Parker
NOTARY PUBLIC

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $30,000.00.

Thomas W. Lawless
AFFIANT

Subscribed and sworn to before me this 29th day of July, 1991.

My Commission Expires:
9/24/94

Sherry Parker
NOTARY PUBLIC

EXHIBIT A

BEING Lot No. 4-A on the Plan of Lake Country, Section 1, of record in Book 5200, page 318, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING a part of the same property conveyed to the grantors herein by instrument of record in Book 6025, Page 471, Register's Office for Davidson County, Tennessee.

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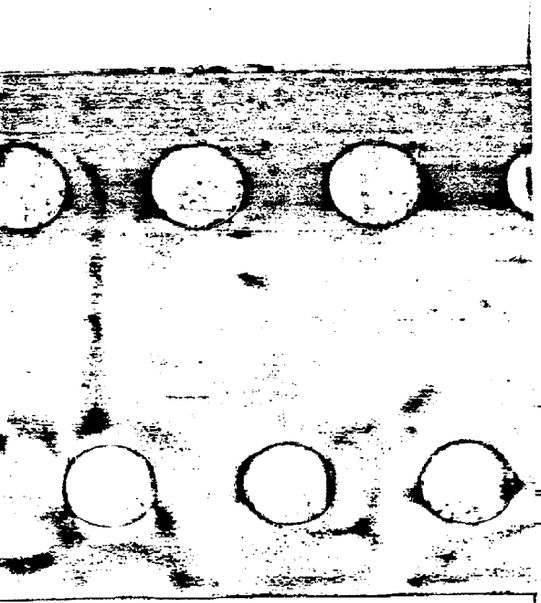
IDENTIFICATION REFERENCE

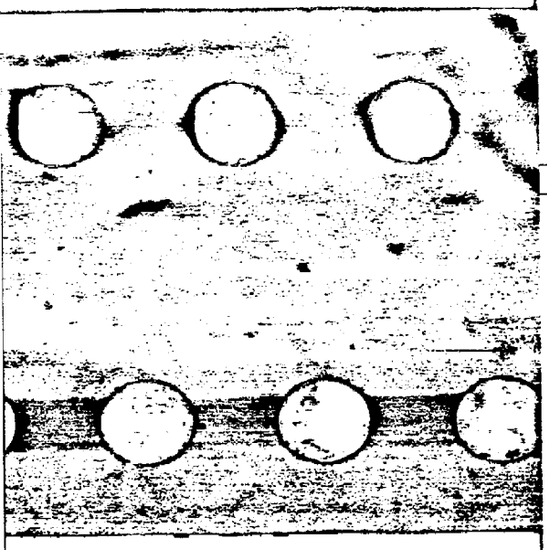
AUG 2 2 15 PM '91

FELIX Z. WILKINS JR. REGISTER
DAVIDSON COUNTY, TN

3

0485 08/02 0101 03CHECK 121.00





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

RECEIVED OF _____

FOR _____

BOOK 8412 PAGE 825

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	30000.00
CON TX	111.00
PRFEE	1.00
WDEED	9.00
TOTAL	121.00
CHECK	121.00

08/02/91 01 14:17 0001 0485

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

3 6 4 4 8

IDENTIFICATION REFERENCE

AUG 2 2 15 PM '91

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 447079