BOOK 8435 PAGE 548

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	THIS INSTRUMENT PREPARED BY:
Equity Mortgage and Funding, Inc. 320 E. Main St., Suite 301, Murfreesboro, TN 37130	Same	INGRAM & LOWE ATTORNEYS Attorney at Law 405 Two Mile Pike Goodlettsville, TN 37072

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 7, 1989, of record in Deed Book 7789, Page 587, Register's Office for Davidson County, Tennessee, Jim Hays and wife, Sharon Hays, conveyed certain real property therein described to Vicky V. Klein, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated July 24th, 1991, Ingram & Lowe Attorneys was appointed Substitute Trustee to serve in the place and stead of Vicky V. Klein, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 8407, Page 906, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in the Nashville Record a newspaper published in Davidson County, Tennessee, said notice being first published on August 15, 1991, and thereafter on August 22, 1991, and August 29, 1991, which notice of sale advertised the sale of the property hereinafter described for September 5, 1991, at 1:00 P.M.; and

WHEREAS, on September 5, 1991 at 1:00 P.M., at the South door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Six Thousand Seven Hundred Nineteen and 46/100 Dollars ($6,719.46), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust, which bid was the last, highest and best bid and payment thereof by reason of a credit upon the indebtedness described in said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and of the sum bid and paid as herein provided, Ingram & Lowe Attorneys, Substitute Trustee, does hereby bargain, sell, transfer and convey unto Equity Mortgage Funding, Inc., its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being described as follows: BEGINNING in the easterly margin of Ben Allen Road 787 feet from the corner of Lot No. 246 in Maplewood Heights Subdivision, as of record in Book 547, page 103, Register's Office for said County; thence running N 17 deg. 45 min. W 50 feet; thence N 72 deg. 15 min. E 200 feet; thence S 17 deg. 45 min. 3 50 feet; thence S 72 deg. 15 min. W 200 feet to the beginning.

4.5 3 3.3.

IDENTIFICATION REFERENCE

SEP 9 1 50 PM '91

FILED & RECORDED
DAVIDSON COUNTY, TN

AMT PAID 81.00 0101 03CHECK

Being the same property conveyed to Jim Hays and wife, Sharon Hays by deed from Charles Barry Cooper which is recorded in Book 7789, Page 584, Register's Office for Davidson County, Tennessee.

This is improved property known as 537 Ben Allen Road, Nashville, TN 37216.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Ingram & Lowe Attorneys, as Trustee, do hereby transfer, assign and set over unto said Equity Mortgage Funding, Inc., its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this the 6th day of September, 1991.

INGRAM & LOWE ATTORNEYS
Substitute Trustee

BY: D. Ronald Ingram
D. Ronald Ingram

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 9th day of September, 1991, before me personally appeared D. Ronald Ingram, to me known (or proved to me on the basis of satisfactory evidence) 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 for the purposes therein contained.

Notary Public

My commission expires: 5-20-92

STATE OF TENNESSEE
COUNTY OF DAVIDSON

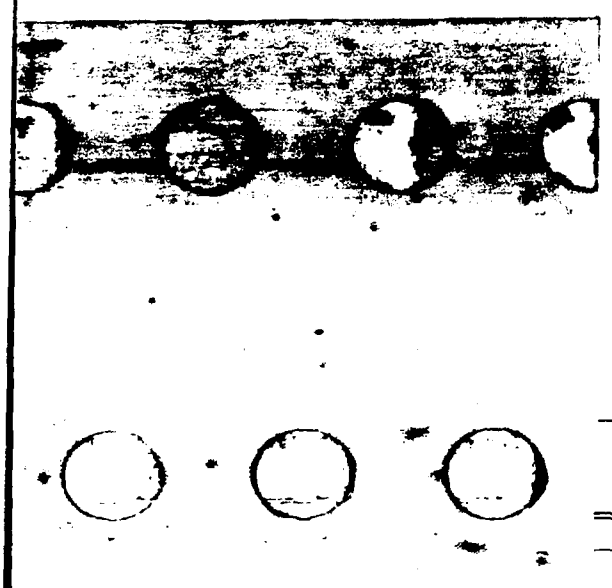
The actual consideration for this transfer or value of the property (whichever is greater) is $20,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

AFFIANT

Sworn to and subscribed before me this 9th day of September, 1991.

Notary Public

My commission expires: 5-20-92



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8438 PAGE 550

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 20000.00
CON TX 74.00
PRFEE 1.00
WDEED 6.00
TOTAL 81.00
CHECK BANK 81.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

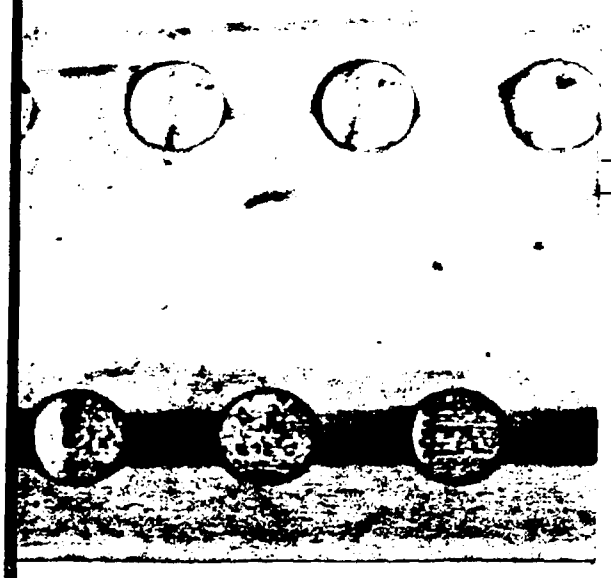
09/09/91 01 14:00 0001 8996

4.5.3.3.3.

IDENTIFICATION REFERENCE

SEP 9 1 58 PM '91

FELIX Z. WILSON, II
REGISTER
DAVIDSON COUNTY, TN



No. 457261