Map/Parcel No.
34-9-148

ADDRESS NEW OWNER	SEND TAX BILLS TO	THIS INSTRUMENT PREPARED BY:
Associates Financial Services Company P. O. Box 36 Goodlettsville, TN 37072	Same	INGRAM & LOWE ATTORNEYS 405 Two Mile Pike Goodlettsville, TN 37072

BOOK 8463 PAGE 527

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 21, 1989, of record in Trust Book 7922, Page 985, Register's Office for Davidson County, Tennessee, Valarie J. Vess, conveyed certain real property therein described to R. W. Hunter, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated September 6, 1991, Ingram & Lowe Attorneys was appointed Substitute Trustee to serve in the place and stead of R. W. Hunter, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 8438, Page 57, 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 September 19, 1991, and thereafter on September 26, and October 3, 1991, which notice of sale advertised the sale of the property hereinafter described for October 11, 1991, at 1:00 p.m.; and

WHEREAS, on October 11, 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 Twenty Thousand and 00/100 Dollars ($20,000.00), 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 Associates Financial Services Company, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

BEING LOT No. 12 on the Plan of Gateway Subdivision, Section 2, of record in Book 3300, page 81, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Jerry P. Vess et ux, Valerie J. Vess, by Deed from Robert A. Hogan et ux, Carolyn S. Hogan, dated May 28, 1975, of record in Book 4916, page 998, and further quitclaimed to Valerie J. Vess, by Deed from Stephen L. Edwards, Trustee, dated February 8, 1984, of record in Book 6229, page 19, Register's Office for Davidson County, Tennessee.

This is improved property known as 405 Melissa Court, Goodlettsville, TN.

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 Associates Financial Services Company, 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 11th day of October, 1991.

INGRAM & LOWE ATTORNEYS
Substitute Trustee

BY: D Ronald Ingram
D. Ronald Ingram

2645 10/14 0101 03CHECK 81.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 11th day of October, 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.

Rebecca A Hughes
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.

D Ronald Ingram
AFFIANT

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

Rebecca A Hughes
Notary Public

My commission expires: 5-20-92

5419

STATE TAX REFERENCE

Oct 14 2 50 PM '91

PICKUP

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8463 PAGE 529

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	81.00

10/14/91 01 14:52 0001 2645

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5,4169

IDENTIFICATION

OCT 14 2 50 PM '91

No. 467419