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

MAP _____
PARCEL _____

New Owner +
SEND TAX BILLS TO:
FIRST CUMBERLAND BANK
P.O. Box 710
Madison, Tenn. 37116

DEED BY SUBSTITUTE TRUSTEE UNDER FORECLOSURE

This Deed made and entered into this 13th day of November, 1991, by and between G. WAYNE DETRING, 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, Jerry A. Ralph did convey in trust to Michael Edwards, Trustee, upon the land hereinafter described, a Deed of Trust dated May 22, 1989, and recorded in Book 7846, Page 413, Register's Office for Davidson County, Tennessee, to secure the payment of a certain promissory note in the amount of $18,000.00, 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 G. Wayne Detring as Substitute Trustee of record in Book 8463, Page 639, 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,

required by law, and upon the terms of the Deed of Trust, offered said land for sale at the Courthouse in Davidson, County, Tennessee, on the 12th day of November, 1991, at 8:30 a.m., Central Standard Time, when and where First Cumberland Bank became the last and highest bidder at the price of $17,500.00.

NOW, THEREFORE, the said G. Wayne Detring, 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 successors and assigns, the land sold as aforesaid, the same lying and being in the County of Davidson, State of Tennessee, and described as follows:

TRACT 1: Land in Davidson County, Tennessee, being Lot No. 133 in Dr. V.S. Lindsley's Addition to Edgefield, a plan of which is of record in Book 57, Page 25, Register's Office for said County.

Said lot No. 133 fronts 50 feet on the west side of Meridian Street and runs back between parallel lines 174 1/4 feet to an alley.

TRACT 2: Land in Davidson County, Tennessee, being Lot No. 132 in Dr. V.S. Lindsley's Addition to East Nashville as of record in Book 57, Page 25, Register's Office for said County.

Said lot No. 132 fronts 50 feet on the westerly side of Meridian Street and runs back between parallel lines 166 feet, more or less, to an alley.

BEING the same property conveyed to Jerry A. Ralph by deed from Richard Atwood et al, Trustees of CWA Local 3890 of record in Book 7846, Page 409, 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 successors 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 G. Wayne Detring, as Substitute Trustee as hereinabove stated, has hereunto set his signature the day and year first above written.

Wayne Detring
G. WAYNE DETRING
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF Sumner)

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared G. Wayne Detring, 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 this 13th day of November, 1991.

Candy Finch
NOTARY PUBLIC

My Commission Expires: 10/25/93

STATE OF TENNESSEE)
COUNTY OF Sumner)

I affirm and make oath that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $17,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Wayne Detring
AFFIANT

Sworn to and subscribed before me, this 13th day of November, 1991.

Candy Finch
NOTARY PUBLIC

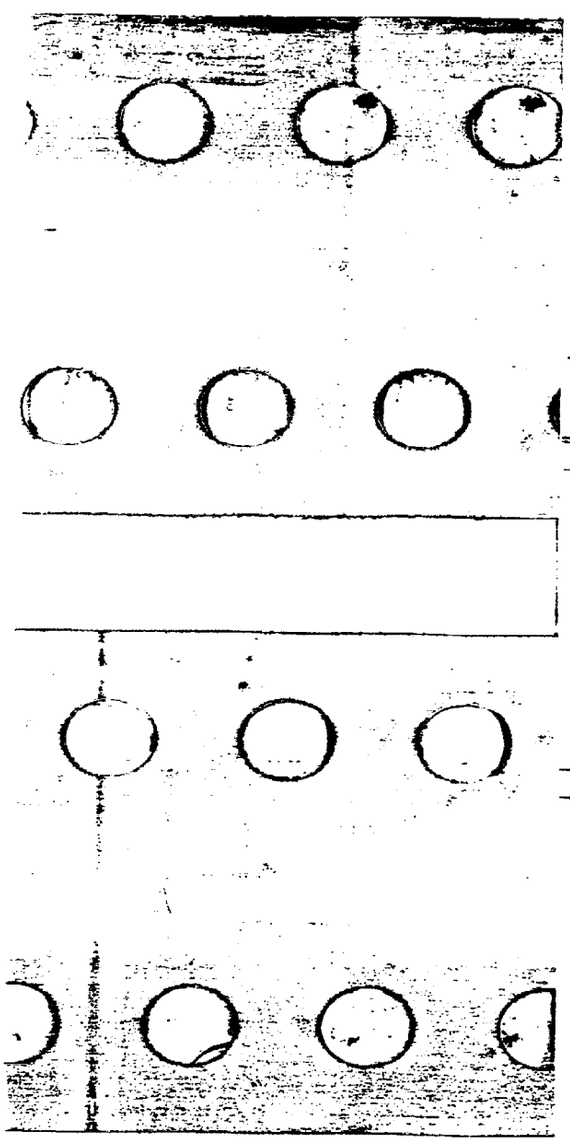
My Commission Expires: 10/25/93

6.21 27.

IDENTIFICATION REFERENCE

Nov 15 8 42 AM '91

9481 11/15 0101 CHECK 74.75



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

RECEIVED OF _____

FOR _____

BOOK 8486 PAGE 90

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 17500.00
				CON TX 64.75
				PRFEE 1.00
				WDEED 9.00
				TOTAL 74.75
				CHECK 74.75
11/15/91		01		08:43 0001 9481

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6.2127.

IDENTIFICATION REFERENCE

Nov 15 8 42 AM '91

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

No. 476579