ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
The Home Bank of Tennessee P.O. Box 68 Ducktown, Tennessee 37326	Same	94-15-15 94-15-13

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to Ducktown Banking Company, now The Home Bank of Tennessee, ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 7670, Page 946, Register's Office for Davidson County, Tennessee, which Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness;

WHEREAS, by and through the above described Deed of Trust, the grantor, James J. Howell, ("Borrower") conveyed the real property described herein to Barrett B. Sutton, Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Book 8495, Page 683, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property for sale in the "Nashville Record" on November 28, December 5, and December 12, 1991, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 23rd day of December, 1991, appear and conduct the sale of the herein described property, adjourning the sale pursuant to the Notice of Sale, upon notice to all interested parties, reconvening and selling the property on December 30, 1991;

WHEREAS, the Home Bank of Tennessee did place the highest bid for the subject property, being the sum of $450,000.00;

NOW THEREFORE, for and in consideration of the sum of Four Hundred Fifty Thousand and 00/100 Dollars ($450,000.00) the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said The Home Bank of Tennessee, the Grantee(s), herein, its heirs and assigns, the property described as follows:

> LAND IN DAVIDSON COUNTY, TENNESSEE, being Lot No. 1 on the Plan of Spence Lane Industrial Subdivision, as of record in Plat Book 3700, page 7 and Lot No. 2 on the Plan of Resubdivision of Lots, 2, 3, & 4 Spence Lane Industrial Subdivision as of record in Plat Book 5800, page 207, Register's Office for said county, to which plan reference is made for a more complete description.
>
> Being part of the same property conveyed to James J. Howell by quitclaim deed from James J. Howell, George E. Bivins, Jr., and wife Maxine Luther Bivins of record in Book 4853, page 778, Register's Office for Davidson County, Tennessee.

The above property has a street address of 401 Spence Lane, Nashville, TN 37210.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantees, their heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 7th day of January, 1992.

R. Garry Chaffin
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

7784 01/17 0101 03CHECK 1672.00

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Substitute Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 7th day of January, 1992.

Linda Cantrell
Notary Public

My Commission Expires: 11/27/93

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $450,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin

Sworn to and subscribed before me this 7th day of January, 1992.

Linda Cantrell
Notary Public

My Commission Expires: 11/27/93

THE MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSES IS $450,000.00.

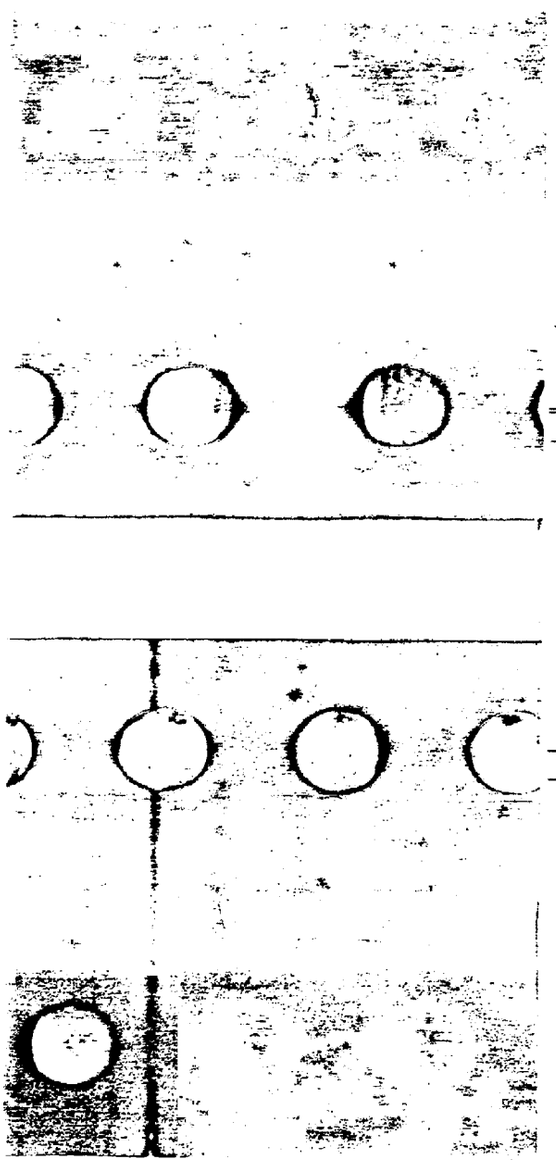
THIS INSTRUMENT PREPARED BY:
CHAFFIN AND BURNSED
1005 18th Avenue South
Nashville, Tennessee 37212

MAIL ENV.

JAN 17 9 45 AM '92

INTENTIONALLY LEFT BLANK FOR REFERENCE

7.7.5 2.4



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

RECEIVED OF _____

FOR _____

BOOK 8530 PAGE 777

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	
				450000.00
			CON TX	1665.00
			PRFEE	1.00
			WDEED	6.00
			TOTAL	1672.00
			CHECK	1672.00
01/17/92	01		09:44 0001	7784

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.7.5.2.4.

IDENTIFICATION REFERENCE

JAN 17 9 45 AM '92

No. 494183