Box 38 MJP

This Instrument Prepared By:
George E. Mudter, Jr., Attorney
25th Floor, Nashville City Center
511 Union Street
Nashville, TN 37219

Send Tax Bills to New Owner(s):
NationsBanc Mortgage Corp.
P. O. Box 26388
Richmond, VA 23260-6388

Map and Parcel
160-15-OA 74

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default having been made in the payment of the debt and obligations, terms and conditions, provided for in that certain Deed of Trust, dated March 10, 1988, to D. J. Atkins and Harold I. Brooks, Trustee, executed by Gary Wayne Utay and wife, Gail S. Utay, as same appears of record in Book 7489, page 663, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed D. J. Atkins and Harold I. Brooks, as Trustee under said Deed of Trust and has nominated and appointed Marilyn Jean Patterson as Substitute Trustee, pursuant to the terms of said Deed of Trust, which appointment of Substitute Trustee is of record in Book 8525, page 357, Register's Office for Davidson County, Tennessee; and

WHEREAS, the said Marilyn Jean Patterson, Substitute Trustee, is thereby vested with title to the property described in said Deed of Trust for all purposes therein contained, and she is clothed with all the powers, duties and obligations therein conferred upon the named Trustee; and

WHEREAS, the entire indebtedness secured by the above referenced instrument has matured and is past due and unpaid, the owner thereof requested the undersigned to advertise and sell the security according to the terms of said instrument; and

WHEREAS, in accordance with said request, the said real estate was advertised for sale in The Nashville Record, a newspaper published in Davidson County, Tennessee, the first insertion appearing on January 16, 1992, and subsequent insertions appearing on January 23, 1992, and January 30, 1992, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on February 12, 1992, at 11:00 o'clock A.M., being the time and at the front door of the Courthouse in Nashville, Davidson County, Tennessee, being the place mentioned in said advertisements, the undersigned offered said real estate for sale in accordance with all the terms and requirements in the above referenced instrument, and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to NATIONSBANC MORTGAGE CORPORATION OF VIRGINIA, formerly known as Sovran Mortgage Corporation at and for the sum of One Hundred Six Thousand Two Hundred Fifty and No/100 ($106,250.00) Dollars, which was the highest and best bid in connection therewith; and

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of sale, the balance being applied upon said indebtedness for which the property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by NATIONSBANC MORTGAGE CORPORATION OF VIRGINIA, formerly known as Sovran Mortgage Corporation, of the sum of money so paid, receipt of which is hereby acknowledged, the

undersigned, Marilyn Jean Patterson, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said NATIONSBANC MORTGAGE CORPORATION OF VIRGINIA, formerly known as Sovran Mortgage Corporation, its successors and assigns, in fee simple forever, the property above-mentioned and now further described as being in the County of Davidson, and State of Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Unit No. 74 on the plan of Condominium Site Plan, Phase IV, Hearthstone Manor, of record in Book 6250, page 990 and amended in Book 6200, page 642, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Gary Wayne Utay and wife, Gail S. Utay by deed from Radnor Homes, Inc. of record in Book 7489, page 660, Register's Office for Davidson County, Tennessee.

This is improved property known as 214 Hearthstone Manor Lane, Brentwood, Tennessee.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto NATIONSBANC MORTGAGE CORPORATION OF VIRGINIA, formerly known as Sovran Mortgage Corporation, its successors and assigns, in fee simple forever. The said Marilyn Jean Patterson, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but no further or otherwise.

IN WITNESS WHEREOF, Marilyn Jean Patterson, as Substitute Trustee, has executed this instrument on the 12th day of February, 1992.

Marilyn Jean Patterson
MARILYN JEAN PATTERSON
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Marilyn Jean Patterson, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal, at office in Nashville, Tennessee, this 13th day of February, 1992.

Vicki A Jones
NOTARY PUBLIC

My commission expires: 9-16-95

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

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The actual consideration or value whichever is greater, to the best of my knowledge and belief, for this transfer is $106,250.00.

Marilyn Jean Patterson
Affiant

Sworn to and subscribed before me,
this 12th day of February, 1992.

Vicki A. Jones
Notary Public

My commission expires: 9-16-95

85239

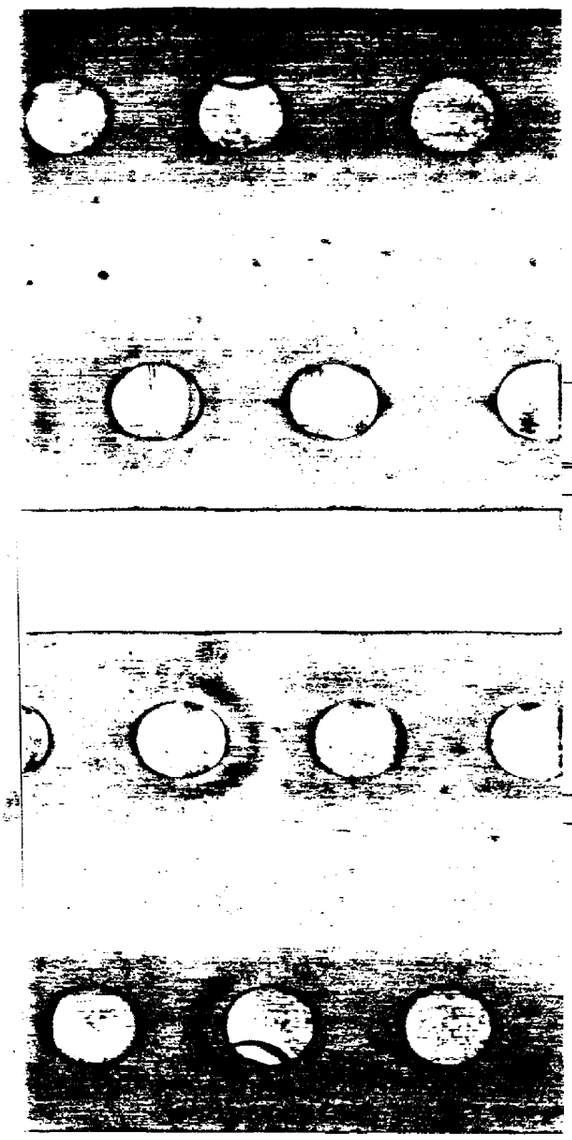
IDENTIFICATION REFERENCE

FEB 19 12 44 PM '92

DAVIDSON COUNTY, TN

2377 02/19 0101 03CHECK 402.94

5:MJP0212926.jp



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

RECEIVED OF _____

FOR _____

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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	106250.00
			CON TX	392.94
			PRFEE	1.00
			WDEED	9.00
			TOTAL	402.94
			CHECK	402.94
02/19/92		01	12:44	0001 2377

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8523.9

IDENTIFICATION REFERENCE

FEB 19 12 44 PM '92

FELIX Z. WILSON, II
DAVIDSON COUNTY, TN

No. 502936