ADDRESS NEW OWNER	SEND TAX BILLS TO	This Instrument Prepared By:
United Companies Lending Corporation Inc. P.O. Box 100168 Nashville, TN 37224	Same	Ingram & Lowe Attorneys 405 Two Mile Pike, Suite A Goodlettsville, TN 37072

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 20, 1988, of record in Trust Deed Book 7578, Page 786, Register's Office for Davidson County, Tennessee, GilbertFloyd, conveyed certain real property therein described to Joe E. Phillips, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated March 4, 1992, Ingram & Lowe Attorneys was appointed Substitute Trustee to serve in the place and stead of Joe E. Phillips, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 8565, Page 751, 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 Business Journal a newspaper published in Davidson County, Tennessee, said notice being first published on May 4, 1992, and thereafter on May 11, 1992, and May 18, 1992, which notice of sale advertised the sale of the property hereinafter described for May 26, 1992, at 1:00 P.M.; and

WHEREAS, on May 26, 1992 at 1:00 P.M., at the front 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 One Hundred Eighty Nine and 61/100 Dollars ($20,189.61), 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 United Companies Lending Corporation Tennessee, Inc., its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being Lot No. 13 in L.H. Noel's plan of Idlewild, as of record in Book 161, page 120, Register's Office for said County.

Being the same proeprty conveyed to Gilbert Floyd, by deed from Robert E. Lillard, Trustee, of record in Book 5855, Page 717, Register's Office Davidson

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FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

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County, Tennessee.

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 United Companies Lending Corporation Tennessee, 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 27th day of May, 1992.

Substitute Trustee

BY: D. Ronald Ingram
D. Ronald Ingram

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 27th day of May, 1992, 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.

Nancy W. Lowe
Notary Public

My commission expires: 3-23-96

STATE OF TENNESSEE
COUNTY OF DAVIDSON

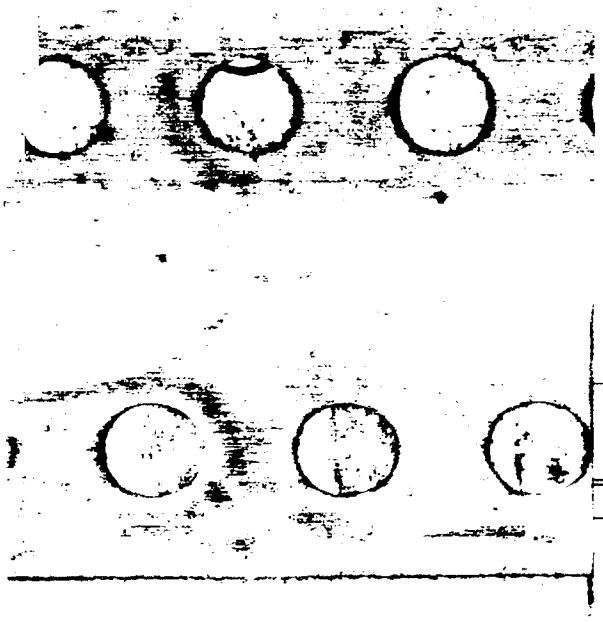
The actual consideration for this transfer or value of the property (whichever is greater) is $20,189.61. This is equal to or greater than the property would bring at a fair and voluntary sale.

D. Ronald Ingram
AFFIANT

Sworn to and subscribed before me this 27th day of May, 1992.

Nancy W. Lowe
Notary Public

My commission expires: 3-23-96



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

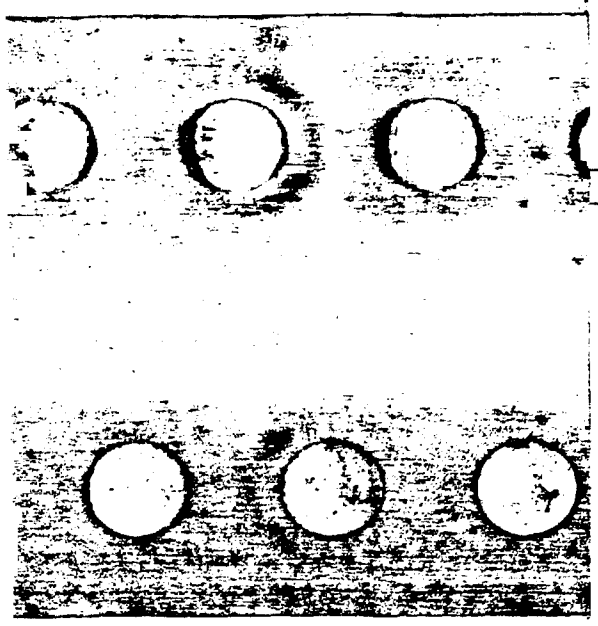
RECEIVED OF _____

FOR _____

BOOK 8638 PAGE 516

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 20189.61
CON TX 74.74
PRFEE 1.00
WDEED 6.00
TOTAL 81.74
CHECK 81.74

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/01/92 01 11:23 0001 6138

F.4779

IDENTIF. REFERENCE

JUN 1 11 26 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 535950