ADDRESS NEW OWNER	SEND TAX BILLS TO	This Instrument Prepared By:
United Companies Lending Corporation 1451 Elm Hill Pike Nashville, TN 37210	Same	Ingram & Lowe Attorneys 405 A Two Mile Pike Goodlettsville, TN 37072

Map & Parcel 92-7-221

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 22, 1992, of record in Deed Book 8403, Page 916, Register's Office for Davidson County, Tennessee, Mary McHenry, unmarried, 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 May 6, 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 8620, Page 37, 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 25, 1992, and thereafter on June 1, 1992, and June 8, 1992, which notice of sale advertised the sale of the property hereinafter described for June 15, 1992, at 1:00 P.M.; and

WHEREAS, on June 15, 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 Three Thousand Three Hundred Forty Eight and 21/100 Dollars ($23,348.21), 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, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 4 on the Map of T.J. Harding Subdivision of Lot No., 6 of the Elizabeth Harding Lyle Tract, as or record in Book 161, page 11, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Mary McHenry by deed of record in Book 4398, page 825, Register's Office Davidson County, Tennessee, Mary McHenry now being Mary L. Harris.

2407

IDENTIF. TREFERENCE

JUN 18 11 06 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

2483 06/18 0101 03CHECK 93.21

This is improved property known as 751 22nd Court, Nashville, TN 37208.

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.

We, Ingram & Lowe Attorneys, as Trustee, do hereby transfer, assign and set over unto said United Companies Lending Corporation, 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 we do hereby warrant the title as fully as we am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this the 16th day of June, 1992.

Substitute Trustee

BY: D. Ronald Ingram
D. Ronald Ingram

Ingram & Lowe Attorneys

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 16th day of June, 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 L. Lowe
Notary Public

My commission expires: 3-23-96

STATE OF TENNESSEE
COUNTY OF DAVIDSON

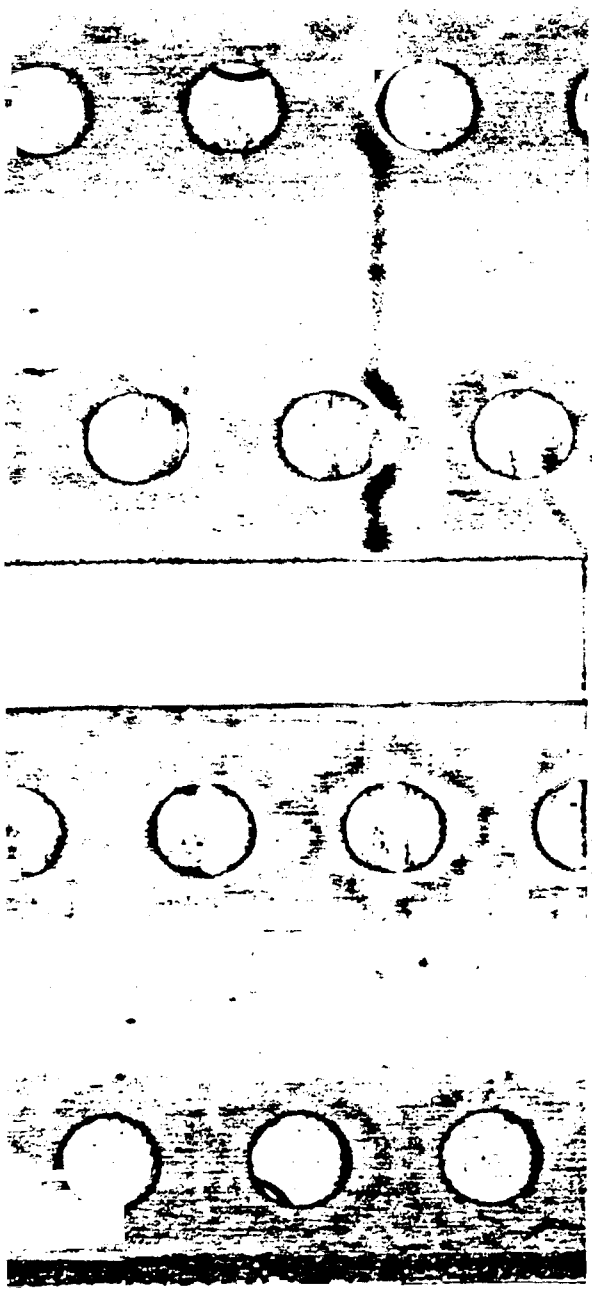
The actual consideration for this transfer or value of the property (whichever is greater) is $23,348.21. This is equal to or greater than the property would bring at a fair and voluntary sale.

D. Ronald Ingram
AFFIANT

Sworn to and subscribed before me this 16th day of June, 1992.

Nancy L. 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 8654 PAGE 890

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 23348.21
CON TX 86.21
PRFEE 1.00
WDEED 6.00
TOTAL 93.21
CHECK 93.21
06/18/92 01 11:07 0001 2483

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

20407

IDENTIF. REFERENCE

JUN 18 11 06 AM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 542215