PREPARED
STELTEMEIER & WESTBROOK
ATTORNEYS AT LAW
2002 RICHARD JONES ROAD
NASHVILLE, TENN 37215

SUBSTITUTE TRUSTEE'S DEED

BOOK 8657 PAGE 645

WHEREAS, under a Deed of Trust dated May 16, 1983, and recorded in Book 6058, Page 486, Register's Office, Davidson County, Tennessee.

WHEREAS, by instrument recorded in the Register's Office of Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the above mentioned Deed of Trust nominated and appointed J. William Lincoln, III, as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, provisions and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire indebtedness due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested the undersigned Substitute Trustee to sell said property; and

WHEREAS, I, the undersigned Substitute Trustee, did give twenty-one (21) days notice of time, place and terms of the sale by an advertisement in the Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the edition of said newspaper under the dates of May 14th, May 21st, and May 28th, 1992, stating that on June 5, 1992, at the front door of the Courthouse in Nashville, Davidson County, Tennessee, at 10:15 a.m., said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes and all prior liens of record; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, the undersigned Substitute Trustee, offered said property for sale at public outcry and sold said property to Magnolia Federal Bank for Savings _____ for $ 51,761.00 , which amount was the highest, best, and last bid.

NOW, THEREFORE, IN CONSIDERATION OF the sum of the highest, best and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, the undersigned Substitute Trustee, do hereby bargain and sell and by these presents transfer and convey unto the said Magnolia Federal Bank for Savings (hereinafter referred to as Grantee), Grantee's heirs, successors and assigns, the following described property, to-wit:

BEING Lot No. 35 on The Plan of Cloverdale Subdivision as of record in Plat Book 2133, Page 9, Register's Office, Davidson County, Tennessee. 9485

BEING the same property conveyed to Charles D. Caruso and wife, Kimberly Ann Caruso by Deed from Paula Marie Vradenburg and recorded in Book 6826, Page 447, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, Grantee's heirs, successors and assigns forever, but subject to said unpaid real estate taxes and all prior liens of record.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 5th day of June, 1992.

J. William Lincoln III

J. WILLIAM LINCOLN, III
Substitute Trustee

STATE OF TENNESSEE

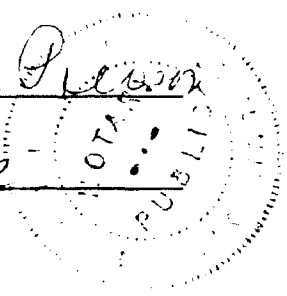
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public, in and for the State and County aforesaid, J. William Lincoln, III, 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 within instrument for the purposes therein contained.

Witness my hand and official seal at office, this the 19th day of June, 1992

Patricia A. Pearson
NOTARY PUBLIC

My Commission Expires: 11/21/92



STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $51,761.00; this was a foreclosure sale and no consideration was exchanged.

J. William Lincoln III
AFFIANT

Subscribed and sworn to before me, this the 19th day of June. 1992.

Patricia A. Pierce
NOTARY PUBLIC

My Commission Expires: 11/21/92

Map & Parcel No.

Tax bills should be sent to: Magnolia Federal Bank for Savings
130 West Front Street
Hattiesburg, Mississippi 39403-4700

3673 06/22 0101 03CHECK 204.66

21468

IDENTIF. TREFERENCE

JUN 22 3 14 PM '92

FELIX Z. [illegible]
DAVIDSON COUNTY TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8657 PAGE 649

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 51761.00
CON TX 191.66
PRFEE 1.00
WDEED 12.00
TOTAL 204.66
CHECK 204.66

06/22/92 01 15:14 0001 3673

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

21468.

IDENTIF. REFERENCE

JUN 22 3 14 PM '92

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY TN.

No. 543395