This Instrument Prepared by:
Union Title Company, Inc.
616 Marriott Drive
P.O. Box 292574
Nashville, Tennessee 37229-2574

OWNER: Security Federal Savings and Loan Assn.
Send Tax Bills To:
616 Marriott Drive
P.O. Box 305171
Nashville, Tennessee 37230-5171
Map & Parcel: 60-3-175

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 3, 1984, recorded in Book 6287, page 192, Register's Office for Davidson County, Tennessee, Aeby Properties, conveyed to Everett A. Covington, Trustee, the real estate hereinafter described, to secure a Note dated May 3, 1984, in the amount of $41,350.00 payable to Security Federal Savings and Loan Association of Nashville, as shown therein, and,

WHEREAS, said Note and Deed of Trust were modified and assumed on November 21, 1986 by Ben A. Allen by instrument of record in Book 7109, page 283, said Register's Office, and

WHEREAS, Union Title Company, Inc. has been appointed Substitute Trustee by the owner and holder of said Note by an instrument of record in Book 7912, Page 576, as corrected in Book 8137, page 196, Register's Office for said County;

WHEREAS, default occurred in the terms and conditions of said Note and/or Deed of Trust, the lawful owner called on Union Title Company, Inc., Substitute Trustee, having its primary place of business located at 616 Marriott Drive, P. O. Box 292574, Nashville, Tennessee 37229-2574, to advertise the property for sale pursuant to the provisions of the Deed of Trust. The Substitute Trustee did, therefore, pursuant to the authority vested in him as Substitute Trustee, and pursuant to the terms and provisions of the said Deed of Trust, advertise the property by publishing a notice of sale in the Nashville Record, a newspaper published in Davidson County, Tennessee, advertising the sale of the property on August 13, 20 and 27, 1992 at the Courthouse in Davidson County, Tennessee at public outcry to the highest bidder for cash, free from the equity of redemption, homestead, dower and all other exemptions of every kind, but subject to any and all taxes, liens, restrictions, restrictive covenants, easements, setback lines, encumbrances and rights pertaining thereto which may affect the property.

Pursuant to said Notice of Sale, the Substitute Trustee, at the time and place fixed therein, offered the property for sale to the highest bidder for cash and sold said property to Security Federal Savings and Loan Association of Nashville, for the sum of Seventeen Thousand Five Hundred and no/100 Dollars ($17,500.00), this being the highest and best bid received therefor.

The owner and holder of the indebtedness for which the property was sold having applied the amount of the bid toward payment of its Note and its permissible expenses and fees incurred as of the date of sale, the Substitute Trustee has this day bargained and sold, and does hereby sell, transfer and convey unto Security Federal Savings and Loan Association of Nashville, their successors and assigns, the following described real estate located in Davidson County, Tennessee, and more particularly described as follows:

Being Lot No. 10-B on the Map of Zone Lot Division Lot 10, Creekwood Estates, of record in Plat Book 5800, page 357, Register's Office for said County.

Said Lot 10-B fronts 37.17 feet on the northerly line of Creekwood Drive and extends back 120.73 feet on the westerly line, and 118.23 feet on the easterly line, to a line on the rear on which it measures 44.25 feet thereon.

Being the same property conveyed to Ben A. Allen by deed from Aeby Properties of record in Book 7054, page 464, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all improvements thereon, unto the said Security Federal Savings and Loan Association of Nashville, their successors and assigns, in fee simple forever, in bar of the equity of redemption, homestead and dower and all other exemptions of every kind, but subject to all put in the Substitute Trustee's Sale and Foreclosure Notice as shown in Exhibit "A", attached hereto. In addition thereto, the property is conveyed subject to the rights of the United States to redeem the property as provided for in 26 U.S.C. §7425 (d) (1). Attached hereto as Exhibit "B" is a copy of the Notice that was provided to the United States and a copy of the written response of the United States to the Notice thus provided.

And the Substitute Trustee does hereby transfer, assign and set over to the said Security Federal Savings and Loan Association of Nashville, their successors and assign all of the covenants and warranties contained in the aforesaid Deed of Trust and does hereby warrant the title as fully as they are

authorized to do as Substitute Trustee, subject to any exception noted herein and shown of record, but no further or otherwise.

WITNESS my hand this 3rd day of September, 1992.

UNION TITLE COMPANY, INC.

SUBSTITUTE TRUSTEE

By: Hugh J. Bradley
Vice President

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Hugh J. Bradley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon oath, acknowledged himself to be Vice President of Union Title Company, Inc., the within bargainor, a corporation, acting as substitute trustee and that he as such Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and seal, at Office in Nashville, Tennessee this 17th day of March, 1992.

S. Scott Ward
Notary Public

My Commission Expires: 3-23-96

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value of this transfer, whichever is greater is $ 17,500.00

Hugh J. Bradley
Affiant

Sworn to and subscribed before me this 3rd day of September, 1992.

S. Scott Ward
Notary Public

My Commission Expires: 3-23-96

EXHIBIT "A"

SUBSTITUTE TRUSTEE"S SALE AND FORECLOSURE NOTICE

Default having been made in the terms, conditions, provisions, and payments provided for in a certain Deed of Trust dated May 3, 1984, to secure an indebtedness as described therein, executed by Aeby Properties to Everett A. Covington, Jr., Trustee, and recorded in Book 6287, page 192, Register's Office for Davidson County, Tennessee; as modified and assumed on November 21, 1986, by Ben A. Allen by instrument of record in Book 7109, page 283, said Register's Office, the undersigned, Union Title Company, Inc., having been appointed Substitute Trustee, by an instrument of record in Book 7912, page 576, as corrected in Book 8137, page 196, said Register's Office and all of the secured indebtedness having become due and payable as provided in said Deed of Trust at the option of the lawful owner and holder of the same; I, Union Title Company, Inc., Trustee, acting upon the demand of Security Federal Savings and Loan Association of Nashville, the lawful owner and holder of said indebtedness, to foreclose said Deed of Trust by virtue of the power and authority vested in me as such Trustee, will, on

September 3, 1992

at 11:15 A.M. at the Front/Main Door of the Courthouse in Nashville, Davidson County, Tennessee, sell at public outcry to the highest bidder for cash, (or credit upon the indebtedness secured if the lawful owner and holder thereof is the successful purchaser) free from equity of redemption, statutory right of redemption, homestead, dower, curtesy, and all other rights and exemptions of every kind, including, but not limited to, a statutory right to an elective share in the Property, which have been expressly waived in said Deed of Trust, the following described real property in Davidson County, Tennessee:

Being Lot 10-B on the Map of Zone Lot Division Lot 10, Creekwood Estates, as recorded in Plat Book 5800,page 357, Register's Office for said County.

Said Lot No. 10-B fronts 37.17 feet on the northerly line of Creekwood Drive and extends back 120.73 feet on the westerly line, and 118.23 feet on the easterly line, to a line on the rear on which it measures 44.25 feet thereon.

Being the same property conveyed to Ben A. Allen by deed from Aeby Properties of record in Book 7054, page 464, Register's Office for Davidson County, Tennessee.

Said Property has an address of 3107 Creekwood Drive, Nashville, Tennessee 37207.

Said sale is subject to the following:

1. 1992 Davidson County real property taxes, a lien, but not presently due and payable.

2. Encroachments, overlaps, boundary line disputes and any other matters which would be disclosed by an accurate survey or inspection of the premises;

3. Easements or claims of easements not shown by public records;

4. Any and all unpaid taxes and special assessments;

5. The United States has claimed a lien with respect to the provisions of 26 U.S.C. §7425(b) as recorded in Book 8654, page 813, Register's Office for Davidson County. Notice, as required by 26 U.S.C. §7425 (b) has been given the United States on a timely basis on August 4, 1992. The sale of the land will be subject to the right of the United States to redeem the land as provided for in 26 U.S.C. §7425 (d) (1).

6. Any and all restrictions, easements, set-back lines, deeds of trust, or other prior encumbrances of record, including rights of redemption of any governmental agency, state or federal;

7. Restrictions filed for record in Book 6225, page 335, Register's Office for said County, as restrictions, as set out in the Plat of record in Plat Book 5800, page 357, said Register's Office.

8. Any zoning ordinance of the City of Nashville or Davidson County, Tennessee;

9. Title to that portion of the premises embraced within the bounds of any public roads or highways;

10. No warranty, express or implied, is made by the Trustee or the holder of the indebtedness as to the condition of the property or the improvements located thereon;

11. The Plan of record in Book 5800, page 357, Register's Office for Davidson County, Tennessee shows, but is not limited to, an Owner's Certificate, a 20 foot building setback line from Creekwood Drive, a 5 foot easement for public utilities along the rear line, and a 2.5x30 foot utility anchor easement located on the southeast front corner of said lot and also shows certain restrictions.

The Trustee, at his sole discretion, may at the time and place appointed above for this sale in order to accomplish the most advantageous sale and consequent discharge of his trust obligation under the circumstances, reserves the right to do any or all of the following:

1. By oral announcement, Trustee may elect to adjourn the sale to another time during regular business hours on a different day, but at the same place, so long as no potential purchaser is thereby precluded from placing a bid;

2. By oral announcement, Trustee may elect to delay the sale for a reasonable time during regular business hours, on the same day, to be continued at the same place at the announced time, in order to enable any bona fide bidder to determine and submit a bid, so long as no potential purchaser is thereby precluded from placing a bid; and/or

3. By oral announcement, Trustee may elect to sell the property in such lots, parcels, segments, or separate estates as may accomplish the most advantageous sale and consequent discharge of his or her trust obligation under the circumstances, and to this end Trustee may sell the property first in whole and then in part, and ultimately consummate the sale in whichever manner produces the most advantageous result.

THIS the 4th day of August, 1992.

Union Title Company, Inc.
Substitute Trustee
616 Marriott Drive
Nashville, Tennessee 37230-2574

Insertion Dates: [8/13] [8/20] [8/27]

EXHIBIT B

BOOK 8721 PAGE 142

UNION TITLE COMPANY INC.

616 MARRIOTT DRIVE, P. O. BOX 292574, NASHVILLE, TENNESSEE 37229-2574 (615) 889-3191

August 4, 1992

CERTIFIED MAIL, RETURN RECEIPT REQUESTED

District Director
Internal Revenue Service
801 Broadway
Nashville, Tennessee 37203
ATTN: Chief, Special Procedures Staff

RE: Section 7425, Notice of Sale

Gentlemen:

This firm has been appointed Substitute Trustee by Security Federal Savings and Loan Association of Nashville, which is the holder of certain indebtedness executed by Aeby Properties, dated May 3, 1984, in the original principal sum of $41,350.00. That indebtedness is secured by a Deed of Trust dated May 3, 1984, of record in Book 6287, page 192, Register's Office for Davidson County, Tennessee; as modified and assumed by Ben A. Allen on November 21, 1986 by instrument of record in Book 7109, page 283, said Register's Office. The indebtedness is in default, and demand for payment of the amount of default has been made. The demand has not been honored, and thus, the holder of the note has accelerated the remaining unpaid principal balance due thereunder, and requested that the property secured by the Deed of Trust, as hereinafter described, be advertised and sold in satisfaction of the indebtedness and the costs of foreclosure.

A review of the records of the Register's Office for Davidson County, Tennessee indicated that the Internal Revenue Service has filed one (1) Notice of Federal Tax Lien under Internal Revenue Laws against the property. Therefore, this notice is being sent to you, pursuant to Section 7425 of the Internal Revenue Code of 1954, as amended as follows:

1. This notice is submitted by Union Title Company, Inc., Substitute Trustee, 616 Marriott Drive, P.O. Box 292574, Nashville, Tennessee 37229-2574, on behalf of Security Federal Savings and Loan Association of Nashville.

REPRESENTING
CHICAGO TITLE INSURANCE COMPANY

2. The Nashville District Office of the Internal Revenue Service has filed One (1) Notice of Federal Tax Lien (the "Tax Lien Notices") against Ben A. Allen, in the total sum of $5,316.12, as more particularly described as follows:

Serial No.	Date of Notice	Notice of Record
629210115	June 09, 1992	8654/813

All of said notices have been filed in the Register's Office for Davidson County, Tennessee. A copy of the Tax Lien Notice is enclosed herewith for your convenience.

3. The street address of the property affected by this Notice is 3107 Creekwood Drive, Nashville, Tennessee 37207, said property being more particularly described as that certain real property situated in Davidson County, Tennessee, as follows:

Being Lot 10-B on the Map of Zone Lot Division Lot 10, Creekwood Estates, as recorded in Plat Book 5800, page 357, Register's Office for said County.

Said Lot No. 10-B fronts 37.17 feet on the northerly side of Creekwood Drive and extends back 120.73 feet on the westerly line, and 118.23 feet on the easterly line, to a line on the rear on which it measures 45.25 feet thereon.

Being the same property conveyed to Ben A. Allen by deed from Aeby Properties of record in Book 7054, page 464, Register's Office for Davidson County, Tennesssee.

4. The real property herein described will be sold at public auction for cash, or credit on the indebtedness if the lawful owner and holder of the indebtedness is the successful purchaser, at the Front (Main) Door of the Courthouse in Nashville, Davidson County, Tennessee, at 11:15, on September 3, 1992. Enclosed herewith is a copy of the Substitute Trustee's Sale that will be published in the Nashville Record on August 13, 20 and 27, 1992.

5. The approximate amount of the principal, interest, late charges, and escrow sums due is $39,714.66 as of August 3, 1992, plus expenses, trustee's fees, and attorneys' fees incurred in connection with this foreclosure. It is not anticipated that additional costs and expenses in this foreclosure will exceed the sum of $1,816.19. Please note that these are approximate figures and are not to be construed as a true payoff.

6. The property herein described is also subject to an encumbrance evidenced by a Deed of Trust to Tammy K. Holley in favor of Aeby Properties of record in Book 7054, page 467, said Register's Office.

Please accept this letter as the twenty-five (25) day notice required by Section 7425 of the Internal Revenue Code of 1954, as amended, which notice must be given to the Secretary of the Treasury or a delegate. Please advise me immediately of any deficiency in this Notice, or of the intentions of the Internal Revenue Service with regard thereto.

Very Truly Yours,

Union Title Company, Inc.
Substitute Trustee

Pamela B. Hampton
Manager

PBH/ezb
Enclosure

Internal Revenue Service

District
Director

Department of the Treasury

801 Broadway MDP 148
Nashville, Tennessee 37203

BOOK 8721 PAGE 145

Person to Contact:
Mae Caldwell
Telephone Number:
(615) 736-2338
Refer Reply to:
[redacted]-2875
Date:
August 26, 1992

PAMELA B. HAMPTON
C/O UNION TITLE COMPANY INC
PO BOX 292574
NASHVILLE TN 37229

Re: Notice of Sale
Taxpayer: ALLEN, BEN A.
Property Address: 3107 CREEKWOOD DRIVE
NASHVILLE, TN 37207

Dear Ms. Hampton:

We received your notice of non-judicial foreclosure concerning the property of the taxpayer identified above. The notice dated 4, 1992 was filed on time and contains all of the required information.

If the property is sold for more than the total of the liens that are senior to the Federal tax lien, the government is entitled to the surplus proceeds. Please send any surplus proceeds to the Internal Revenue Service, 801 Broadway MDP 148, Nashville, Tennesee 37202, ATTENTION Special Procedures Function.

Thank you for your cooperation.

Sincerely,

Chief, Advisory Section
Special Procedures Branch

42796.

IDENTIFICATION REFERENCE

SEP 3 12 01 PM '92

DAVIDSON COUNTY

MAIL ENV.

1381 09/03 1101 03CHECK 101.75

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8721 PAGE 146

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	17500.00
CDN TX	64.75
PRFEE	1.00
WDEED	36.00
TOTAL	101.75
CHECK	101.75

09/03/92 01 12:01 0001 3366

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

4279 o.

IDENTIFICATION REFERENCE

SEP 3 12 01 PM '92

DAVIDSON COUNTY, TN

No. 567047