Ex 38.12

BOOK 8634 PAGE 215

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
Corporation of Virginia
P. O. Box 26388
Richmond, VA 23260-6388

Map: 64-4
Parcel: 107

RE-RECORD BOOK 8743 PAGE 137

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 November 30, 1988, to William E. Brown, Trustee, executed by Barry L. Cole and wife, Wanda Joyce Cole, as same appears of record in Book 7718, page 729, Register's Office for Davidson County, Tennessee; and

WHEREAS, the lawful owner and holder of said indebtedness has removed William E. Brown 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 8586, page 541, 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 April 9, 1992, and subsequent insertions appearing on April 16, 1992, and April 23, 1992, giving the time, terms, place of sale and description of the real estate; and

WHEREAS, on May 13, 1992, at 11:15 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, formerly known as Sovran Mortgage Corporation, at and for the sum of Fifty Thousand Seven Hundred Fifty-Two and 69/100 ($50,752.69) 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, 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, 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:

> Being Lot No. 35B of the Zone Lot Division of Lot No. 35 of Lake Country, Section 1, of record in Plat Book 5800, page 387, amending Plat Book 5200, page 493, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to Barry L. Cole by deed of record in Book 6156, page 362, Register's Office for Davidson County, Tennessee.

This is improved property known as 4620 Woodview Circle, Old Hickory, Tennessee 37138.

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, 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 18th day of May, 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 18th day of May, 1992.

Vicki A. Jones
NOTARY PUBLIC

My commission expires: 9-16-95

RE-RECORD BOOK 8743 PAGE 139

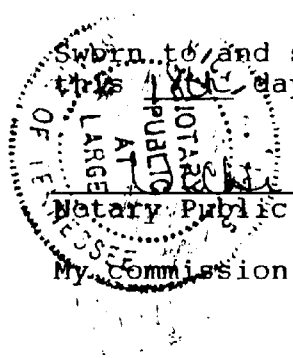
STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

BOOK 8634 PAGE 217

The actual consideration or value whichever is greater, to the best of my knowledge and belief, for this transfer is $50,752.69.

Marilyn Jean Patterson
Affiant

Sworn to and subscribed before me, this 18th day of May, 1992.



A. Jones
Notary Public

My commission expires: 9-16-95

This instrument is being rerecorded to correct the page number of the Plat reference.

RE-RECORD
5 0 3 0 8:

1 3 3 4 4

IDENTIF. TREFERENCE

MAY 26 3 43 PM '92

FELIX A. WILSON JR./REGISTER
DAVIDSON COUNTY TN.

IDENTIF. REFERENCE

SEP 30 3 46 PM '92

FELIX A. WILSON JR./REGISTER
DAVIDSON COUNTY, TN

0207 05/26 0101 03CHECK 197.96

1695 09/30 0101 03CHECK 12.00

5:MJP051492A.vj