This Instrument was Prepared by:
KEVIN J. JONES, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
1800 Third National Bank Building
Nashville, Tennessee 37219

ADDRESS NEW OWNER:

United Companies Lending Corporation
531 Metroplex Drive, Suite 101-C
Nashville, Tennessee 37211

1192 11/30 0101 03CHECK 76.64

SEND TAX BILLS:

SAME

68290

IDENTIFICATION REFERENCE

Nov 30 9 13 AM '92

DAVIDSON COUNTY, TN

PICK-UP

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $17,208.61.

AFFIANT

Subscribed and sworn to before me this the 25th day of November, 1992.

NOTARY PUBLIC

My Commission Expires: 1-22-95

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 22nd day of January, 1988, William V. Cummins, Jr. and wife, Jennifer Cummins, executed a Deed of Trust to Joe E. Phillips, as Trustee, to secure a promissory note of even date in the amount of $40,940.40, payable to the order of United Companies Lending Corporation, as fully set out in Book 7456, Page 60, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Joe E. Phillips, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Book 8765, Page 656, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and United Companies Lending Corporation, the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on October 29, 1992, and November 5 and 12, 1992, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Tuesday, November 24, 1992, at 10:00 a.m. at the front door of the Davidson County Courthouse, Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, United Companies Lending Corporation was the highest and best bidder, the amount of its bid being in the sum of Seventeen Thousand Two Hundred Eight and 61/100 ($17,208.61) dollars; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Seventeen Thousand Two Hundred Eight and 61/100 ($17,208.61) dollars, credited and applied as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto United Companies Lending Corporation, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

> BEING part of Lot No. 11 on the Plan of Golden Valley Estates, Section 1, of record in Plat Book 4175, Page 142, Register's Office, Davidson County, Tennessee.
>
> SAID part of Lot No. 11 fronts 56.25 feet on the northerly margin of Richmond Hill Drive and runs back 128 feet, more or less, on the westerly margin and 118 feet, more or less, on the easterly margin to a dead line in the rear, whereon it measures 57 feet, more or less.
>
> Being the same property conveyed to William V. Cummins, Jr. and wife, Jennifer Cummins by deed from Richard L. Edgin and wife, Barbara T. Edgin of record in Book 5378, Page 726, Register's Office Davidson County, Tennessee.

This is improved property also known 2132 Richmond Hill Drive, Nashville, Tennessee 37207.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said United Companies Lending Corporation, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 7456, Page 60, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said United Companies Lending Corporation, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 25th day of November, 1992.

ROBERT P. ZIEGLER, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

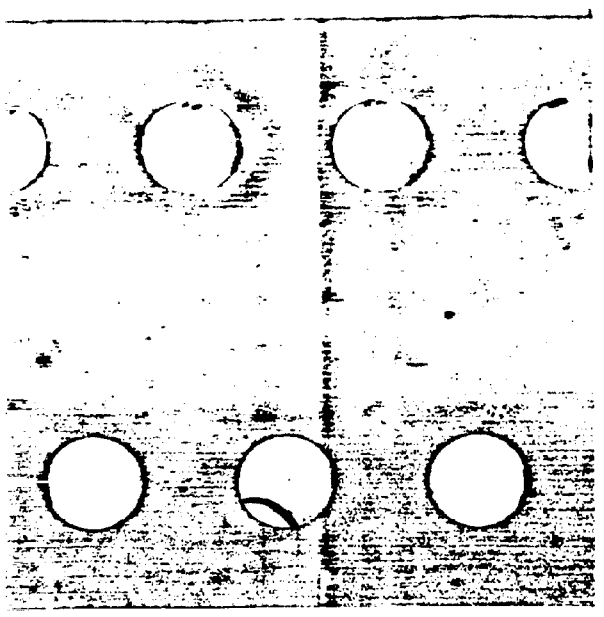
WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 25th day of November, 1992.

Carolyn M. Bill
NOTARY PUBLIC

My Commission Expires:

1-22-95





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8797 PAGE 450

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	17208.61
CON TX	63.64
PRFEE	1.00
WDEED	12.00
TOTAL	76.64
CHECK	76.64

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/30/92 01 09:12 0001 1192

6 8 2 9 0

IDENTIFICATION REFERENCE

Nov 30 9 13 AM '92

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 594908