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THIS INSTRUMENT PREPARED BY:
JOHN A. BEAM, III
Attorney at Law
2000 Dominion Tower
150 Fourth Avenue North
Nashville, Tennessee 37219-2425

FROM: John A. Beam, III, Substitute Trustee ("GRANTOR")

TO: Citizens Fidelity Bank & Trust ("GRANTEE")
d/b/a PNC Mortgage Servicing Company

PROPERTY ADDRESS:	SEND TAX BILLS TO:	MAP/PARCEL:
107 Friendship Court Goodlettsville, TN 37072	PNC Mortgage Servicing Company 539 Fourth Avenue Louisville, Kentucky 40202	33-12/80

TRUSTEE'S DEED

WHEREAS, under date of April 17, 1991, Michael W. Adkins and wife, Joy M. Preston executed a certain deed of trust to Phillip Stephen Freeman, Trustee, for the purpose of securing the debt and obligations therein described, which deed of trust is recorded at Book 8339, Page 391, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default was made in the payment of the debt and obligation secured by said deed of trust and the undersigned, as Substitute Trustee, was required by Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, the owner and holder of the debt, to advertise and sell the property conveyed by said deed of trust in compliance with the provisions thereof;

WHEREAS, the undersigned, as Substitute Trustee, did in compliance with provisions of said deed of trust, advertise for sale of the property conveyed by same, the advertisement of sale having been published in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, in the issues of November 5, 1992, November 12, 1992, and November 19, 1992, of said newspaper, said sale having been advertised for November 30, 1992, commencing at 11:30 a.m., C.S.T., at the South door of the Court House, Nashville, Davidson County, Tennessee, at which time and place same was offered for sale and sold; and

WHEREAS, said sale was made subject to prior liens and encumbrances of record, including liens of real estate taxes, and any applicable restrictions, building lines, and easements; and

WHEREAS, the highest and best bid for said property was then and there made by Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, to-wit: a bid of $68,495.10 for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, John A. Beam, III, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey unto the said Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particulary described as follows:

> Being Lot No. 37 on the Plan of Gateway, Section 1, of record in Plat Book 3300 at page 39, Register's Office for Davidson County, Tennessee. Said Lot No. 37 fronts 46.69 feet on the notherly side of Friendship Court, as measured around a curve, and extends back 184.9 feet on the westerly line and 112.4 feet on the easterly line to a dead line in the rear on which it measures 221.0 feet.
>
> BEING the same property conveyed to Michael W. Adkins, unmarried, and Joy M. Preston, unmarried, by Deed dated April 17, 1991, from Jack F. Kemp, Secretary of Housing and Urban Development, and of record in Book 8339, page 388, Register's Office of Davidson County, Tennessee.

This is improved property located at 107 Friendship Court, Goodlettsville, Tennessee 37072.

TO HAVE AND TO HOLD, unto the said Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, its successors and assigns, in fee simple, forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good except for prior liens of record, including those described hereinabove, and including any prior liens for taxes, and any applicable restrictions, building liens and easements, but warrants same against the lawful claims of all persons claiming by, through and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described deed of trust, and not further or otherwise.

The proceeds of this sale, the receipt of which the undersigned hereby acknowledges, have been applied as follows:

Amount of Bid		$68,495.10
Publication Cost	$234.90	
Attorney's Fee	500.00	
Title Work	75.00	
Recording-Substitution of Trustee	8.00	
Balance Credited on Debt Secured By Above-Described Deed of Trust	67,677.20	
		$68,495.10

Balance to be Disposed of in Accordance with Provisions of Above-Described Deed of Trust . . . . . $ -0-

IN WITNESS WHEREOF, the said John A. Beam, III, as Substitute Trustee, has hereunto set his hand this 30th day of November, 1992.

By: John A. Beam, III
John A. Beam, III,
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

1460 11/30 0101 03CHECK 262.45

Personally appeared before me, Jean E. McCasland, a Notary Public in and for said State and County duly commissioned and qualified, John A. Beam, III, Substitute Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 30th day of November, 1992.

Jean E. McCasland
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 3/25/95

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby swear or affirm that to the best of Affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $68,495.10 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

John A. Beam, III
Affiant

SUBSCRIBED AND SWORN to before me this 30th day of November, 1992.

Jean E. McCasland
NOTARY PUBLIC

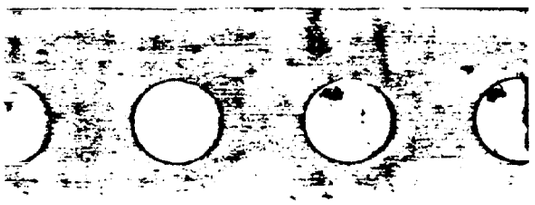
NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 3/25/95

OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

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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 68495.10
CON TX 253.45
PRFEE 1.00
MDEED 8.00
TOTAL 262.45
CHECK BANK 262.45

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/30/92 01 11:55 0001 1460

68576.

IDENTIFI REFERENCE

NOV 30 11 57 AM '92

DAVIDSON COUNTY, TN

No. 595173