BOOK 8799 PAGE 738

ADDRESS NEW OWNER:

SouthTrust Bank of Middle Tennessee
1801 West End Ave.
Nashville, TN 37202

SEND TAX BILLS TO:

Same

MAP/PARCEL:

083-05-105
19W19265

6470 12/01 0101 03CHECK 166.92

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank of Middle Tennessee, ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 8474, Page 421, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), which Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $38,000.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, William A. Ayers, unmarried, ("Borrower") conveyed the real property described herein to R. Rick Hart, Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Book 8728, Page 925, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property(ies) for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property(ies) for sale in the "Nashville Record" on September 17, September 24, and October 1, 1992, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 9th day of October, 1992, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank of Middle Tennessee did place the highest bid for the subject property(ies), being the sum of $41,557.98;

NOW THEREFORE, for and in consideration of the sum of Forty One Thousand Five Hundred Fifty Seven and 98/100 Dollars ($41,557.98) the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said SouthTrust Bank of Middle Tennessee, the Grantee herein, its heirs and assigns, the property described as follows:

SEE **EXHIBIT A**, ATTACHED, FOR A COMPLETE LEGAL DESCRIPTION OF THE SUBJECT PROPERTY HEREBY CONVEYED

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantees, their heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 12th day of October, 1992.

R. Garry Chaffin
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Substitute Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 12th day of October, 1992.

Linda Cantrell
Notary Public

My Commission Expires: 11/27/93

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $41,557.98. This is equal to or greater than the property would bring at a fair and voluntary sale.

Sworn to and subscribed before me this 12th day of October, 1992.

Linda Cantrell
Notary Public

My Commission Expires: 11/27/93

THIS INSTRUMENT PREPARED BY:
CHAFFIN AND BURNSED
1005 18th Avenue South
Nashville, Tennessee 37212

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 25 of Block "E" on the Plan of Eastwood Addition as of record in Book 332, page 63, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to William A. Ayers, unmarried, by deed from Regal Group I, of record in Book 8474, page 418, Register's Office of Davidson County, Tennessee.

The said property has a street address of: 1015 West Eastland Avenue, Nashville, TN 37206.

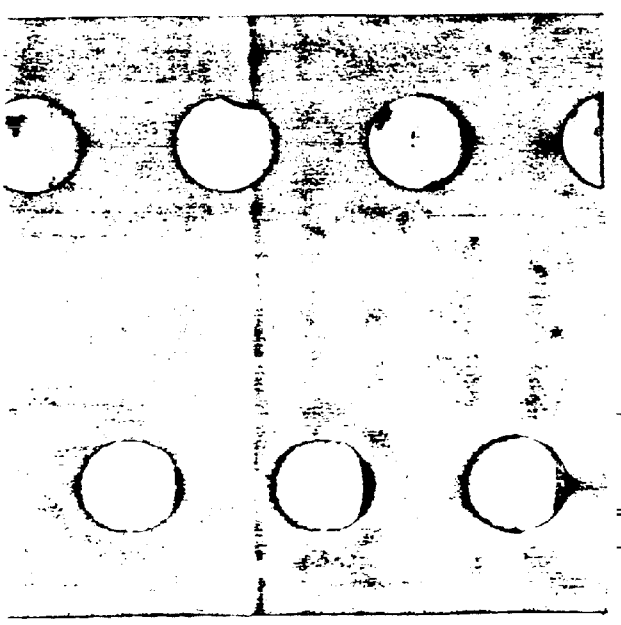
69039

IDENTIFICATION REFERENCE

DEC 1 10 29 AM '92

DAVIDSON COUNTY, TN

MAIL ENV.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8799 PAGE 741

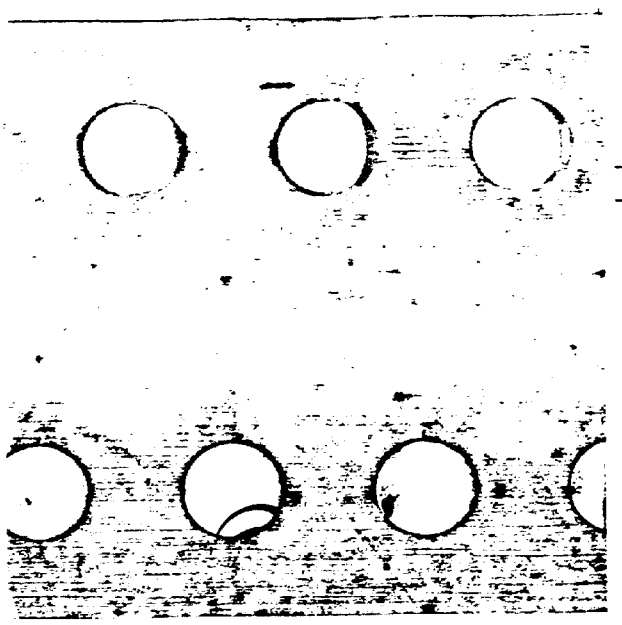
CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 41557.98
CON TX 153.92
PRFEE 1.00
WDEED 12.00
TOTAL 166.92
CHECK 166.92

12/01/92 01 10:28 0001 6470

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



69039

IDENTIFICATION REFERENCE

DEC 1 10 29 AM '92

DAVIDSON COUNTY, TN

No. 595737