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

OWNER: First Security Bank of Tennessee
Send Tax Bills To:
616 Marriott Drive
P.O. Box 305171
Nashville, Tennessee 37230-5171
Map & Parcel: 117-3A-47

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 24, 1989, recorded in Book 7849, page 51, Register's Office for Davidson County, Tennessee, Michael H. Clark and wife, Teresa F. Clark, conveyed to Everett A. Covington, Jr., Trustee, the real estate hereinafter described, to secure a Note dated May 24, 1989, in the amount of $30,000.00 payable to Security Federal Savings and Loan Association of Nashville, as shown therein, and,

WHEREAS, pursuant to Notice of Merger filed for record December 30, 1992, Security Federal Savings and Loan Association of Nashville and First Security Bank of Tennessee, Nashville, Tennessee, have merged pursuant to a Merger Agreement dated July 30, 1992, the merger was effective December 31, 1992, and the surviving institution is First Security Bank of Tennessee; 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 8828, Page 687, 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 December 31, 1992, January 7 and 14, 1993, 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 First Security Bank of Tennessee for the sum of Fifty-Five Thousand & No/100 — Dollars ($55000.00) 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 First Security Bank of Tennessee, their successors and assigns, the following described real estate located in Davidson County, Tennessee, and more particularly described as follows:

Being Unit No. 47 on the Plan of Versailles Apartment Condominiums as of record in Book 5050, page 80, Register's Office for said County, and more fully described in deed of record in Book 5239, page 467, said Register's Office.

Being the same property conveyed to Michael H. Clark, by deed from Ervin M. Entrekin, Trustee, of record in Book 5239, page 467, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all improvements thereon, unto the said First Security Bank of Tennessee 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.

And the Substitute Trustee does hereby transfer, assign and set over to the said First Security Bank of Tennessee, 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 21st day of January, 1993.

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 21st day of January, 1993.

S. Scott Ward, Jr.
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 $55000.00.

Hugh J. Bradley
Affiant

Sworn to and subscribed before me this 21st day of January, 1993.

S. Scott Ward, Jr.
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 24, 1989, to secure an indebtedness as described therein, executed by Michael H. Clark and wife, Teresa F. Clark to Everett A. Covington, Jr., Trustee, and recorded in Book 7849, page 51, Register's Office for Davidson County, Tennessee, the undersigned, Union Title Company, Inc., having been appointed Substitute Trustee, by an instrument recorded in 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

January 21, 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 Unit No. 47 on the Plan of Versailles Apartment Condominiums as of record in Book 5050, page 80, Register's Office for said County, and more fully described in deed of record in Book 5239, page 467.

Being the same property conveyed to Michael H. Clark by deed from Ervin M. Entrekin, Trustee, of record in Book 5239, page 467, Register's Office for Davidson County, Tennessee.

Said Property has an address of 3000 Hillsboro Road, Unit No. 47, Nashville, Tennessee 37215.

Said sale is subject to the following:

1. 1993 Davidson County real property taxes, a lien, but are not presently due and payable.

2. Deed of Trust executed by Michael H. Clark and R. Hix Clark to Everett A. Covington, Jr., Trustee, of record in Book 5239, page 469, Register's Office for Davidson County, Tennessee, payable to Security Federal Savings and Loan Association of Nashville;

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

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

5. Any and all unpaid taxes and special assessments;

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. Limitations and Conditions imposed by the Horizontal Property Act as set out in Code Sections 64-2704 to 22, both inclusive of the Tennessee Code Annotated;

8. Any Lien or other obligation to pay assessments for prorated expenses of administration and of maintenance and repair of the common elements, general and limited of the building any other expenses lawfully agreed upon and to pay the proportionate cost whenever it shall be proper to proceed with reconstruction of the building in case of fire or other disaster and where the insurance indemnity is insufficient to cover the cost of such reconstruction as set out in Master Deed of record in Book 5168, page 944, amended in Book 7770, page 955, and further amended in Book 8434, page 719, said Register's Office;

9. Terms, provisions, covenants, conditions, easements and rights established by and contained in the Master Deed of Versailles Apartment Condominiums, a Horizontal Property Regime, filed July 11, 1977, recorded in Book 5168, page 944, said Register's Office, amended in Book 7770, page 955, and amended in Book 8434, page 719, including the plat recorded in Book 5050, page 80, said Register's Office; and the ByLaws of Versailles Apartment Condominiums recorded in Book 5168, page 961, said Register's Office; and amended in Book 5589, page 367, and amended in Book 5659, page 641, said Register's Office.

10. Any lien, or right to a lien, for services, labor or material heretofore, or hereafter furnished, imposed by law and not shown by public records;

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

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

13. 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;

14. The Plan of record in Book 5050, page 80, Register's Office for Davidson County, Tennessee.

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 23rd day of December, 1992.

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

Insertion Dates: [12/31/92] [1/7/93] [1/14/93]

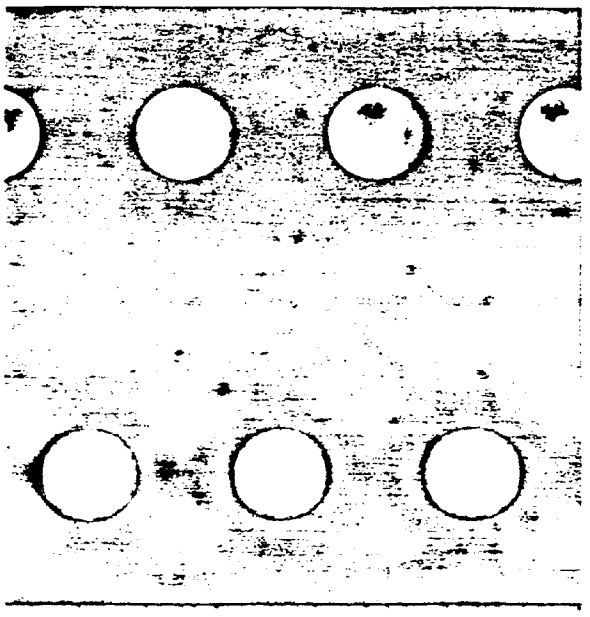
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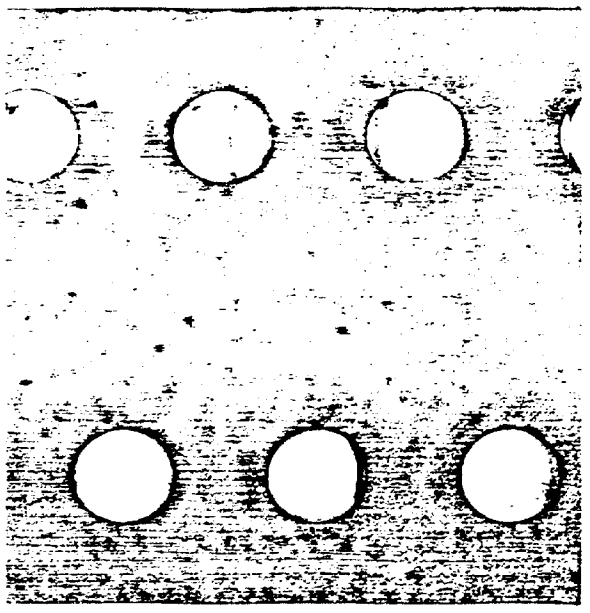
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IDENTIFI REFERENCE

Jan 21 12 03 PM '93

DAVIDSON COUNTY, TN





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8845 PAGE 622

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	55000.00
CON TX	203.50
PRFEE	1.00
WDEED	20.00
TOTAL	224.50
CHECK	224.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 01 8500

8 4 9 8 7

IDENTIFICATION REFERENCE

JAN 21 12 03 PM '93

DAVIDSON COUNTY, TN

No. 613234