ADDRESS NEW OWNER

United Companies Mortgage
P.O. Box 1396
Madison, TN 37116

SEND TAX BILLS TO

Same

This Instrument Prepared By:

Ingram & Lowe Attorneys, P.C.
405 A Two Mile Pike
Goodlettsville, TN 37072

Map & Parcel 93-16-0-262.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 4, 1991, of record in Book 8325, Page 85, Register's Office for Davidson County, Tennessee, William D. Thomas and wife, Brenda C. Thomas, conveyed certain real property therein described to Joe E. Phillips, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated December 31, 1992, Ingram & Lowe Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Joe E. Phillips, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 8829, Page 905, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in the Nashville Business Journal a newspaper published in Davidson County, Tennessee, said notice being first published on January 18, 1993, and thereafter on January 25, and February 1, 1993, which notice of sale advertised the sale of the property hereinafter described for February 8, 1993 at 1:00 P.M; and

WHEREAS, on February 8, 1993 at 1:00 P.M., at the front door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Forty One Thousand Fifty Five and 78/100 Dollars ($41,055.78), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust, which bid was the last, highest and best bid and payment thereof by reason of a credit upon the indebtedness described in said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and of the sum bid and paid as herein provided, Ingram & Lowe Attorneys, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto United Companies Lending Corporation, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being Lot No. 20 in the Subdivision of "Homestead Block" in the Hermitage Addition as per plan Book 57, page 76, Register's Office for Davidson County, Tennessee.

Said Lot No. 20 fronts 50 feet on the north side of Green Street and runs back northwardly and between parallel lines 150 feet to an alley.

92893

IDENTIFICATION REFERENCE

FEB 16 4 03 PM '93

DAVIDSON COUNTY, TN

4250 02/16 0101 03CHECK 161.07

Being the same property conveyed to William Thomas and wife, Brenda Thomas by Warranty Deed being recorded simultaneously herewith.

HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Ingram & Lowe Attorneys, P.C., as Trustee, do hereby transfer, assign and set over unto said United Companies Lending Corporation, its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this the 11th day of February, 1993.

INGRAM & LOWE ATTORNEYS, P.C.
Substitute Trustee

BY: D. Ronald Ingram
D. Ronald Ingram

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 11th day of February, 1993, before me personally appeared D. Ronald Ingram, to me known, who, being by me duly sworn did say that he is a licensed shareholder of Ingram & Lowe Attorneys, P.C. and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said D. Ronald Ingram we acknowledged said instrument to be the free act and deed of said corporation.

Nancy W. Lowe
Notary Public

My commission expires: 3-23-96

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property (whichever is greater) is $41,055.78. This is equal to or greater than the property would bring at a fair and voluntary sale.

D. Ronald Ingram
AFFIANT

Sworn to and subscribed before me this 11th day of February, 1993.

Nancy W. Lowe
Notary Public

My commission expires: 3-23-96

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8866 PAGE 449

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 41055.78
CON TX 152.07
PRFEE 1.00
WDEED 8.00
TOTAL 161.07

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 161.07

02/16/93 01 16:07 0001 4250

92893

IDENTIFT REFERENCE

FEB 16 4 08 PM '93

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 621687