TRUSTEE'S DEED

This instrument prepared by:
Taylor, Philbin, Pigue, Marchetti & Long
One Union Street
Nashville, Tennessee 37201

BOOK 8982 PAGE 422

Michael J. Philbin,
Successor-Trustee

to

Margaretten & Company, Inc.,
successor in interest to
NationsBanc Mortgage Corporation of VA,
(F/K/A Sovran Mortgage Corp.)
2810 N Parham Road
Richmond, Virginia 23294-4400
SEND TAX BILLS HERE
NO MORTGAGEE

Map #162-3
Parcel #278
Field Book #05DU 60916

WHEREAS, Desmond L. Hay and wife, Jena M. Hay, husband and wife, executed a deed of trust on the 5th day of June, 1989, which was recorded in Book 7858, Page 191, re-recorded in Book 7870, Page 612, Register's Office of Davidson County, Tennessee, conveying to D. J. Atkins of Chesterfield County, VA and Harold I. Brooks of Henrico County, VA, Trustee(s), the property hereinafter described to secure the payment of a promissory note referred to in said deed of trust; and

WHEREAS, Michael J. Philbin was appointed Successor-Trustee, said appointment being recorded in Book 8915, Page 522, Register's Office of Davidson County, Tennessee; and

WHEREAS, default occurred in the performance of the terms of said Promissory Note and/or the Deed of Trust securing the same and the noteholder in accordance with the provisions therein declared the entire indebtedness due and payable and requested the Trustee, the GRANTOR herein, advertise and sell the property; and

WHEREAS, the sale was advertised as required by law and in accordance with the terms of the Deed of Trust, by giving twenty-one (21) days notice by three (3) successive weekly publications appearing in The Nashville Record, a newspaper published and circulated in Davidson County, Tennessee; and pursuant to the advertisement, the sale was held at the time and place advertised, to-wit: June 14, 1993 at 10:00 A.M. at the front door of the courthouse in Nashville, Davidson County, Tennessee, at public outcry to the highest and best bidder for cash, in bar of all equities of redemption, the statutory right of redemption, homestead, dower and all other rights or exemptions of every kind, all of which were expressly waived in said Deed of Trust; and

WHEREAS the GRANTEE herein, Margaretten & Company, Inc., successor in interest to NationsBanc Mortgage Corporation of VA, (F/K/A Sovran Mortgage Corp.), being the highest and best bidder at said sale with a bid of EIGHTY ONE THOUSAND FOUR HUNDRED EIGHTY FIVE AND 22/100 DOLLARS ($81,485.22), was duly declared the purchaser.

NOW, THEREFORE, in consideration of the premises and the further consideration of EIGHTY ONE THOUSAND FOUR HUNDRED EIGHTY FIVE AND 22/100 DOLLARS ($81,485.22), paid by Margaretten & Company, Inc., successor in interest to NationsBanc Mortgage Corporation of VA, (F/K/A Sovran Mortgage Corp.), the receipt of which is hereby acknowledged, I, Michael J. Philbin, Successor-Trustee, have this day bargained and sold and by these presents do hereby transfer and convey unto Margaretten & Company, Inc., successor in interest to NationsBanc Mortgage Corporation of VA, (F/K/A Sovran Mortgage Corp.), its successors and assigns, the following tract of land situated in Davidson County, Tennessee, and more particularly described as follows, to-wit:

Being Lot No. 176 on the Plan of Haywood Hills, Section Three, of record in Book 4460, Pages 164 and 165, Register's Office for said County, to which plan reference is hereby made for a more complete description.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Being the same property conveyed to Desmond L. Hay and wife, Jena M. Hay, by deed of record in Book 7858, Page 188, Register's Office for Davidson County, Tennessee.

This is improved property also known as 4926 Barella Drive, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD said real estate together with the appurtenances, estate, title and interest thereunto belonging to the said Margaretten & Company, Inc., successor in interest to NationsBanc Mortgage Corporation of VA, (F/K/A Sovran Mortgage Corp.), its successors and assigns forever as fully and completely as the Successor-Trustee can or ought to convey under the power vested in the Trustee in said Deed of Trust and his appointment as Successor-Trustee; and said Successor-Trustee, the Grantor herein, does hereby transfer and assign to Margaretten & Company, Inc., successor in interest to NationsBanc Mortgage Corporation of VA, (F/K/A Sovran Mortgage Corp.), its successors and assigns all the warranties and covenants made in said Deed of Trust.

This conveyance is made subject to all matters shown on any applicable recorded Plan; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and subject to any matter that an accurate survey of the premises might disclose.

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

IN WITNESS WHEREOF, the said Michael J. Philbin, Successor-Trustee, has hereunto set his hand this 14th day of June, 1993.

Michael J. Philbin, Trustee
Michael J. Philbin,
Successor-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 Michael J. Philbin, Successor-Trustee, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 14th day of June, 1993.

Janice M. Cheng
NOTARY PUBLIC

My Commission Expires: 7-27-96

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration of value, whichever is greater for this transfer is $81,485.22.

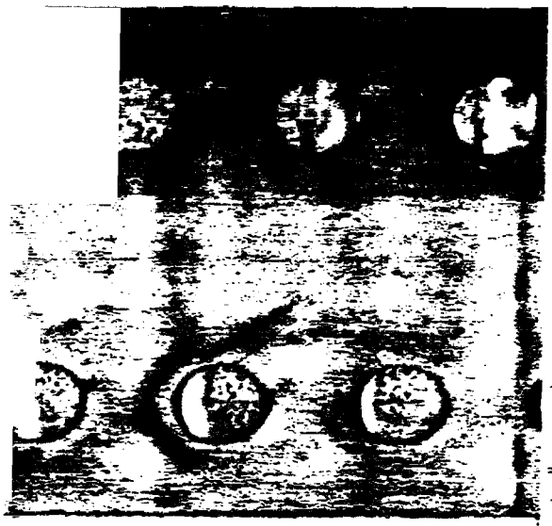
AFFIANT

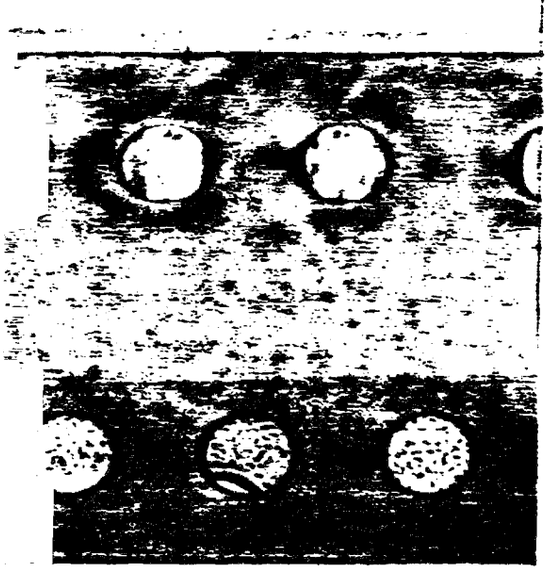
WITNESS my hand and official seal at Nashville, Tennessee, this 14th day of June, 1993.

Janice M. Cheng
NOTARY PUBLIC

My Commission Expires: 7-27-96

3051 IDENTIFICATION REFERENCE
JUN 15 3 21 PM '93
DAVIDSON COUNTY, TN
7758 06/15 01010 DEDICATED
310.55





OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8982 PAGE 424

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 81485.22
				CON TX 301.55
				PRFEE 1.00
				MDEED 8.00
				TOTAL 310.55
				CHECK 310.55
			06/15/93 01	15:22 0001 7758

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

3051 7.

IDENTIFICATION REFERENCE

JUN 15 3 22 PM '93

F. Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 663033