Box 40

SEND TAX BILLS TO NEW OWNER:
Associates Financial Services Company of Tennessee, Inc.
P.O Box 176
Madison, Tennessee. 37116-0176

Map 71-3
Par. 88
12DZ-06010

THIS INSTRUMENT PREPARED BY:
Robert F. Doyle, Attorney
301 Stahlman Building
Nashville, Tennessee. 37201

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated November 6, 1990, and recorded in Book 8234, page 164, Register's Office, Davidson County, Tennessee, TANYA GAIL NEAL, now, KELLEY AND HUSBAND, THOMAS KELLEY; a/k/a TANYA GAIL NEAL KELLY AND HUSBAND, THOMAS KELLY conveyed to G. H. Pryor, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated March 6, 1992 and recorded in Book 8569, page 987, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed Robert F. Doyle as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions and payments made as provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested Robert F. Doyle, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, Robert F. Doyle, Substitute Trustee, did give twenty one days notice of the time, place and terms of the sale by advertisement (see proof of publication attached hereto as an exhibit) in three weekly publications in The Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of September 23, 30, and October 7, 1993 stating that on October 15, 1993, at 11:00 A.M. at the South door of the Davidson County Courthouse on the Public Square in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from equity of redemption, the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; restrictive covenants, easements, setback lines, and any and all redemption rights, including the right of redemption

of any governmental agency, and any prior liens or encumbraces, and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, Robert F. Doyle, Substitute Trustee, offered said property for sale at public outcry and sold said property to Associates Financial Services Company of Tennessee, Inc. for $ 30,404.75 , which amount was the highest, best and last bid.

NOW, THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best and last bid as set out above, the receipt of which is hereby acknowledged, and Associates Financial Services Company of Tennessee, Inc., being owner and holder of the indebtedness secured by said Deed of Trust, and the beneficiary of said sale, and its indebtedness, together with expenses of said sale amounting to more than said bid, accordingly it is not required to pay any cash to the said Trustee. I, Robert F. Doyle, Substitute Trustee do hereby bargain and sell, and by these presents transfer and convey unto the said Associates Financial Services Company of Tennessee, Inc. (hereinafter referred to as Grantee) its successors and assigns, the following described property in the State of Tennessee, Davidson County, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 8 on the Plan of C. L. Morris' Subdivision, as of record in Book 1835, page 116, Register's Office for Davidson County, Tennessee.
>
> Said Lot 8 fronts 75 feet on the northerly side of Donald Street and runs back 184 feet on the westerly line and 185.4 feet on the easterly line to a dead line measuring 75 feet thereon.
>
> Being the same property conveyed to Bessie L. Neal and Tanya Gail Neal, both single, by Deed from Patsy Sue Stanley, Delores Ann Eldridge and Donald Ray Dorris, dated April 3, 1973, of record in Book 4695, page 548, Register's Office for Davidson County, Tennessee. The said Bessie L. Neal has since died intestate, leaving as her sole heir-at-law Tanya Gail Neal, now known as Tanya Gail Neal Kelly.

This is unimproved property located at 117 Donald Street, Nashville, Tennessee. 37207.

TO HAVE AND TO HOLD said property with the appurtencances, estate, title, and interest thereto belonging to the Grantee, its successors and assigns, forever, but subject to said Davidson County real estate taxes, restrictive covenants, easements, setback lines, etc. as aforesaid, and any and all prior liens or encumbrances against said real property, including the lien in Deed of Trust of record in Book 7112, page 825, Register's Office for Davidson County, Tennessee.

And I do further transfer and assign unto the said Grantee all of the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this 15th day of October, 1993.

Robert F. Doyle, Substitute Trustee

SUBSTITUTE TRUSTEE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Robert F. Doyle, Substitute 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, on this 15th day of October, 1993.

Johnnie L Andrews

MY COMMISSION EXPIRES 1-23-94 NOTARY PUBLIC

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 51,500.00.

Robert F Doyle

Affiant

Subscribed and sworn to before me, this 15th day of October, 1993.

Johnnie L Andrews

MY COMMISSION EXPIRES 1-23-94 NOTARY PUBLIC

74593
IDENTIF. & REFERENCE

93 OCT 15 AM 11:21
REGISTER'S OFFICE

2399 10/15 0101 03CHECK 207.55

198 STAHLMAN BLDG., NASHVILLE, TENN. 37201
Nashville's Oldest Legal and Statistical Newspaper . . . Since 1936

Robert F. Doyle, Atty
301 Stahlman Bldg
Nashville, TN 37201

Re: Neal, 117 Donald Street
AD NO. 9090 AMOUNT $234.90

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, Betty Davis, being duly sworn, make oath that I am Bookkeeper, of the NASHVILLE RECORD, a weekly newspaper published in Nashville, Davidson County, Tenn.

I make further oath that the attached publication appeared in the same on the following dates:

September 23, 30, October 7, 19 93

THE NASHVILLE RECORD

Betty Davis
Betty Davis

Subscribed and sworn to before me,
this 7th day of September, 19 93

Notary Public
My Commission Expires MAY 24, 1997

My Commission Expires:

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

PROOF OF PUBLICATION
COPY OF ADV.

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions, provisions and payments made and provided for in Deed of Trust dated November 6, 1990, executed by TANYA GAIL NEAL, now KELLEY AND HUSBAND, THOMAS KELLEY AKA TANYA GAIL NEAL, now KELLY AND HUSBAND, THOMAS KELLY, to G. H. Pryor, Trustee, and recorded in Book 8234, page 164, Register's Office for Davidson County, Tennessee, to secure the indebtedness therein described, and the entire indebtedness having been declared due and payable as provided for in said Deed of Trust, and said payment not having been made, and the lawful owner and holder of said indebtedness having appointed the undersigned, Robert F. Doyle, as Substitute Trustee by written instrument recorded in the above mentioned Register's Office, in Book 8569, page 987, notice is hereby given that I, Robert F. Doyle, Substitute Trustee, under the power and authority vested in me by said Deed of Trust, and having been requested to do so by the lawful owner and holder of said debt, will on

OCTOBER 15, 1993,

at 11:00 A.M. (Eleven O'clock A.M.) at South door of the Davidson County Courthouse on the Public Square in Nashville, Davidson County, Tennessee, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, the statutory right of redemption, homestead and dower, and all other exemptions and rights of every kind, all of which are expressly waived in said Deed of Trust, the following described tract or parcel of land in the County of Davidson, State of Tennessee, and more particularly described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 8 on the Plan of C. L. Morris' Subdivision, as of record in Book 1835, page 116, Register's Office for Davidson County, Tennessee.

Said Lot 8 fronts 75 feet on the northerly side of Donald Street and runs back 184 feet on the westerly line and 185.4 feet on the easterly line to a dead line measuring 75 feet thereon.

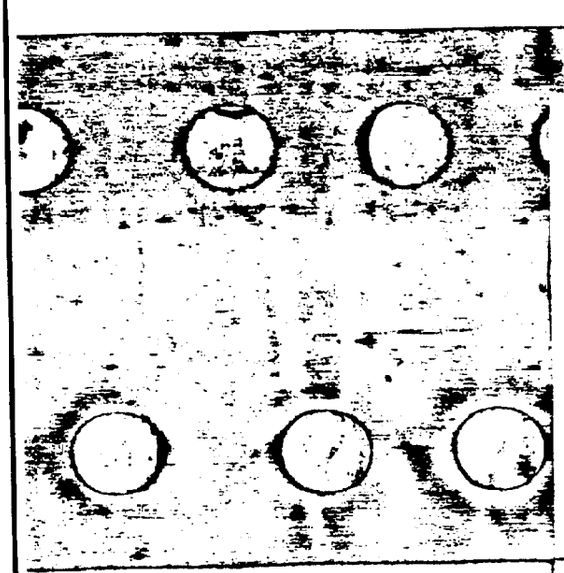
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This is improved property located at 117 Donald Street, Nashville, Tennessee. 37207.

This sale is subject to any and all Davidson County real estate taxes; restrictive covenants, easements, setback lines; any and all redemption rights, including the right of redemption of any governmental agency, State or Federal, and any and all other prior liens or encumbrances against said real property, including the lien of Security Federal Savings and Loan Association of Nashville (now First Security) of record in Book 7112, page 825, said Register's Office. The Trustee may adjourn or postpone the aforementioned sale of real estate property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time and place fixed by the preceding postponement or subsequently noticed sale, and without further notice make such sale at the time fixed by the last postponement, or may, in his discretion, give a new notice of sale.

ROBERT F. DOYLE, SUBSTITUTE TRUSTEE
301 Stahlman Building
Nashville, Tennessee 37201

Insertion Dates: September 23, 30, and October 7, 1993
AD NO. 9090



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

RECEIVED OF _____

FOR _____

BOOK 9116 PAGE 519

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 51500.00
				CON TX 190.55
				PRFEE 1.00
				WDEED 16.00
				TOTAL 207.55
				CHECK 207.55
10/15/93	01			11:22 0001 2399

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

74593
IDENTIF. & REFERENCE

93 OCT 15 AM 11:2

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY, TN

No. 710259