This Instrument Prepared By: David M. Smythe
Second Floor, Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows: Send Tax Bills To: Map-Parcel Nos.

First American National Bank
First American Center
Nashville, TN 37237

Same

Map 141-15-A
19

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $86,000.00.

David M Smythe
Affiant

Subscribed and sworn to before me, this 12th day of November, 1993.

Elizabeth M. Aman
Notary Public

My Commission Expires: 3/25/95.

WHEREAS, by Deed of Trust dated July 20, 1988, and recorded in Book 7611, Page 113, Register's office for Davidson County, Tennessee, John C. Gray and wife, Shelia G. Gray, conveyed to Jeffrey W. Combos, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument recorded in Book 9101, Page 277, said Register's office; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement the sale was appointed to be held on the 5th day of November, 1993, at 11:45 o'clock A.M. at the south door of the Davidson County Courthouse, Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which sale, First American National Bank, being the highest and best bidder became the purchaser of said property at and for the sum of Eighty-Six Thousand and No/100ths Dollars ($86,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto First American National Bank the following real estate:

Land in Davidson County, Tennessee, being Lot No. 77 on the Plan of Rolling River Estates, Section "1", as of record in Book 4860, page 27, Register's Office for said County.

Said Lot No. 77 fronts 96.66 feet on the northeasterly margin of Cotton Blossom Lane and extends back between lines, 185.53 feet on the northwesterly line and 189.44 feet on the southeasterly line to a dead line in the rear on which it measures 114 feet.

Being the same property conveyed to John C. Gray and wife, Shelia G. Gray, by deed from Delbert Fitch and wife, Hollis Fitch, of record in Book 5339, page 490, Register's Office for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all right of homestead, equity of redemption, statutory right of redemption and all other rights and exemptions of every kind, including, but not limited to, any statutory right to an elective share in the property in the makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First American National Bank, its representatives, successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property, if any. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes, easements or other conditions which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand this 12th day of November, 1993.

David M. Smythe
Substitute Trustee

85378
IDENTIFICATION REFERENCE
93 NOV 12 PM 4:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

7969 11/12 0101 03CHECK 327.20

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

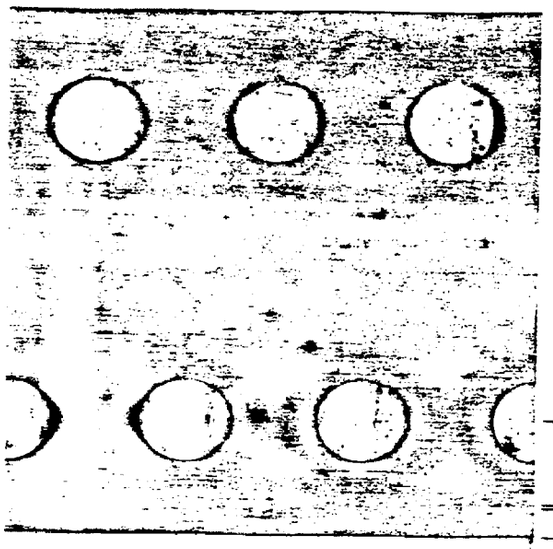
Personally appeared before me, Elizabeth M. Aman, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

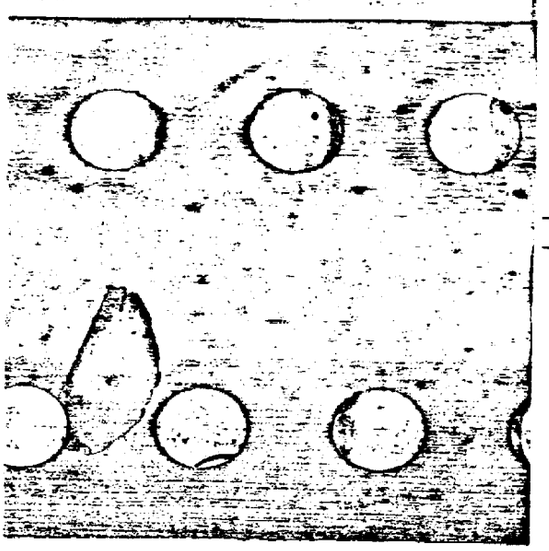
Witness my hand and official seal at office this 12th day of November, 1993.

ELIZABETH M. AMAN NOTARY PUBLIC AT LARGE

Elizabeth M. Aman
Notary Public

My Commission Expires: 3/25/95.





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

RECEIVED OF _____

FOR _____

BOOK 9150 PAGE 867

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 86000.00
CON TX 318.20
PRFEE 1.00
WDEED 8.00
TOTAL 327.20
CHECK 327.20

11/12/93 01 16:06 0001 7969

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

85378
IDENTIF. & REFERENCE

93 NOV 12 PM 4:06
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 721758