ADDRESS NEW OWNER:

SouthTrust Bank of Middle Tennessee
1801 West End Ave.
Nashville, TN 37202

SEND TAX BILLS TO:

Same

MAP/PARCEL:

Map: 060-11A
Par.: 068C

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank of Middle Tennessee, ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 8991, Page 475, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), which Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $62,900.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Janice Cassidy, unmarried, ("Borrower") conveyed the real property described herein to George Rick Archer, Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Book 9192, Page 718, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property(ies) for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property(ies) for sale in the "Nashville Record" on December 23 and 30, 1993 and January 6, 1994, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 14th day of Januar, 1993, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank of Middle Tennessee did place the highest bid for the subject property(ies), being the sum of Fifty Seven Thousand and 00/100 Dollars ($57,000.00);

NOW THEREFORE, for and in consideration of the sum of Fifty Seven Thousand and 00/100 Dollars ($57,000.00) the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said SouthTrust Bank of Middle Tennessee, the Grantee herein, its heirs and assigns, the property described as follows:

SEE **EXHIBIT A**, ATTACHED, FOR A COMPLETE LEGAL DESCRIPTION OF THE SUBJECT PROPERTY HEREBY CONVEYED

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto

belonging, unto the said Grantees, their heirs and assigns, forever.

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

WITNESS, my hand this 14th day of January, 1994.

R. Garry Chaffin
Substitute 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 R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Substitute Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 14th day of January, 1994

Alice D. Dieter
Notary Public

My Commission Expires: 9-16-95

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $57,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Sworn to and subscribed before me this 14th day of January, 1994.

Alice D. Dieter
Notary Public

My Commission Expires: 9-16-95

THIS INSTRUMENT PREPARED BY:
CHAFFIN AND BURNSED
THIRD NATIONAL FINANCIAL CENTER
SUITE 1350
424 CHURCH STREET
NASHVILLE, TN 37219

94 JAN 25 AM 9:21
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

10558
IDENTIF. ↑ REFERENCE

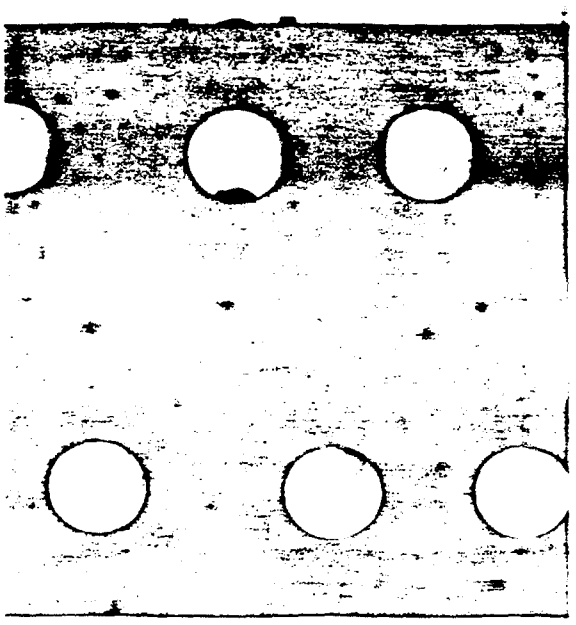
EXHIBIT A
LEGAL DESCRIPTION

Land in Davidson County, Tennessee, being Lot No. 50 on the Plan of Pine Ridge, Section Three, a Planned Unit Development, as of record in Book 6900, page 660, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to the within named Janice Cassidy by deed of record in Book 8991, page 472, said Register's Office.

The said property has a street address of: 2688 Pine Ridge Drive, Nashville, Tennessee 37207.

2883 01/25 0101 03CHECK 223.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

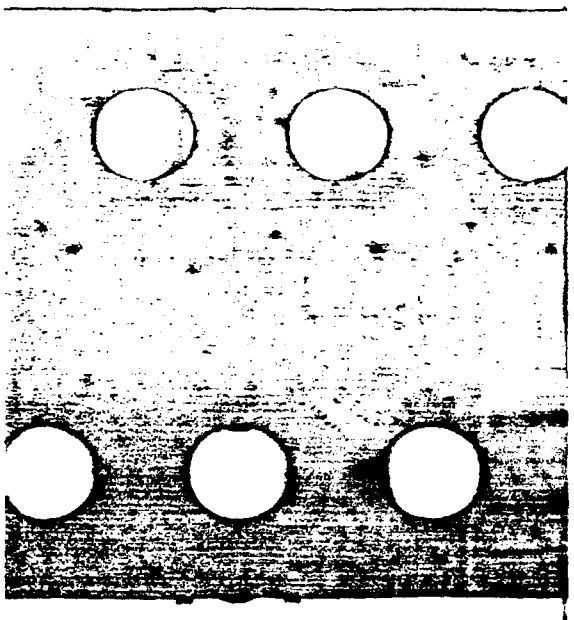
RECEIVED OF _____

FOR _____

BOOK 9228 PAGE 478

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	57000.00
CON TX	210.90
PRFEE	1.00
WDEED	12.00
TOTAL	223.90
CHECK	223.90

01/25/94 01 09:24 0001 2883

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

10558
IDENTIF. ↑ REFERENCE

94 JAN 25 AM 9:24
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 748833