Box 40-D

BOOK 9367 PAGE 563

SEND TAX BILLS TO NEW OWNER:
Associates Financial Services Company of Tennessee, Inc.
4025 Nolensville Road
Nashville, Tennessee. 37211

Map 72-1
Par. 30
12DZ-16503

THIS INSTRUMENT PREPARED BY:
Robert F. Doyle, Attorney
613 Woodland Street
Nashville, Tennessee. 37206

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated September 23, 1992, and recorded in Book 8737, page 862, Register's Office, Davidson County, Tennessee, CHARLES D. HARRIS conveyed to Robert P. Ziegler, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument of record in Book 9142, page 456, said Register's Office, the Deed of Trust of record in Book 8737, page 862, together with the obligation therein described was assigned to Associates Financial Services Company of Tennessee, Inc.; and

WHEREAS, by instrument dated May 6, 1994 and recorded in Book 9366, page 92, 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 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 May 12th, 19th and 26th, 1994 stating that on June 3, 1994, 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 all other prior liens or encumbrances, 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 $19,590.88, 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:

> Being Lot No. 100 on the plan of Shepardwood, Section 2, a plat of which is of record in Plat Book 4460, page 66, in the Register's Office for Davidson County, Tennessee.
>
> Being the same property conveyed to Charles D. Harris, et ux, Stella R. Harris by deed from Nerline Wilson, of record in Book 5092, page 39, Register's Office for Davidson County, Tennessee. The partys having since divorced, Case No. 83D-1785, by order of the Third Circuit Court of Davidson County, Tennessee, with said property vesting in Charles D. Harris.

This property also known as 2517 Bethwood Drive, 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 the right of redemption by the Internal Revenue Service by reason of a Federal Tax Lien of record in Book 8840, page 408 and the Lien of Tennessee Housing Development Agency of record in Book 5092, page 41, both of record in the 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 3rd day of June, 1994.

Robert F. Doyle

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 3rd day of June, 1994.

Johnnie A. Lukens

MY COMMISSION EXPIRES 1-22-97 NOTARY PUBLIC

STATE OF TENNESSEE

COUNTY OF DAVIDSON

1739 06/03 0101 03CHECK 85.49

The actual consideration or value, whichever is greater, for this transfer is $19,590.88.

Robert F Doyle

Affiant

Subscribed and sworn to before me, this 3rd day of June, 1994.

Johnnie A Lukens

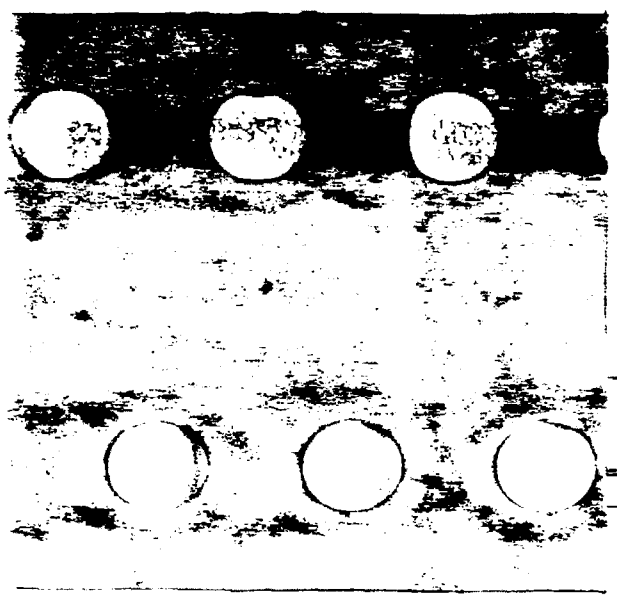
MY COMMISSION EXPIRES 1-22-97 NOTARY PUBLIC

57221

IDENTIFICATION REFERENCE

94 JUN -3 PM 12:45

DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

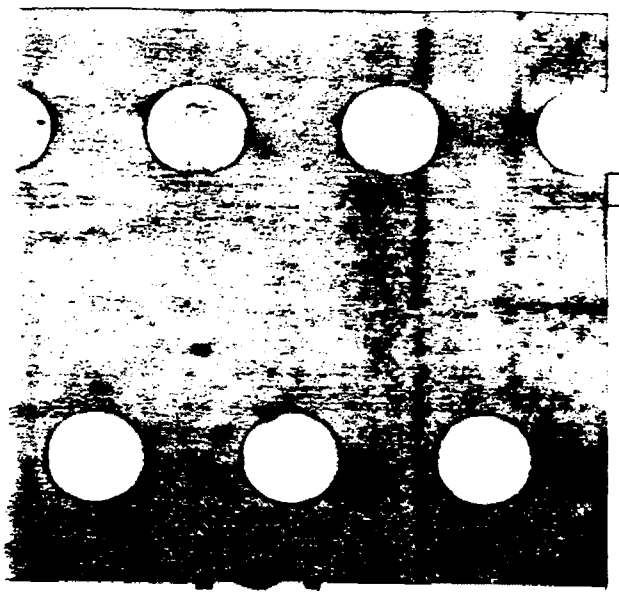
RECEIVED OF _____

FOR _____

BOOK 9367 PAGE 506

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 19590.88
CON TX 72.49
PRFEE 1.00
UNFED 12.00
TOTAL 85.49
CHECK 85.49

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/03/94 01 12:46 0001 1739

57221
IDENTIF. & REFERENCE

94 JUN -3 PM 12:45
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 798713