Claudia Dell Umstead
Southern Financial, Inc.

Name and address of new owner:
Southern Financial, Inc.
4825 Trousdale Drive
Suite 238
Nashville, TN 37220

Send tax bills:
Same

Prepared by:
David W. McMackin
McMACKIN, GARFINKLE, McLEMORE & WALKER
P.O. Box 198947
Nashville, TN 37219

Map and Parcel No.
91-7-224
12W15250

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated May 13, 1992, recorded in Book 8626, page 573, Register's Office, Davidson County, Tennessee, Claudia Dell Umstead, unmarried, conveyed to Shawn M. Welling, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated May 23, 1994, and recorded in Book 9361, page 804, 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 D.W. McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and 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 D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an 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 19, 26, and June 2, 1994, stating that on June 10, 1994, at 12:30 p.m. at the South door of the courthouse 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 the equity 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 and a prior Deed of Trust of record in Book 5460, page 914, Register's Office, Davidson County, Tennessee; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc., for $12,000.00, 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, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Southern Financial, Inc., (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

> Land in Davidson County, Tennessee, being Lots Nos. 1018 and 1020 in Block 171, Plan No. 1 of West Nashville, which is of record in Book 57, pages 74 and 75, Register's Office for said county.
>
> Said lots join and front together 50 feet on the South side of Kentucky Avenue and extend back southwardly between parallel lines 150 feet to an alley.
>
> Being the same property conveyed to Loyd Umstead and wife, Claudia Umstead, by deed from Frank J. Goodman and wife, Andrea J. Goodman, of record in Book 5460, page 911, Register's Office for Davidson County, Tennessee; and to Claudia Dell Umstead by Final Decree of divorce from Loyd Freeman Umstead, of record in Book 7814, page 778, said Register's Office.
>
> This is improved property located at 5109 Kentucky Avenue, Nashville, Tennessee 37209.
>
> The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes and aforementioned Deed of Trust.

And I do further transfer and assign unto the said Grantee all 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 the 10th day of June, 1994.

D.W. McMackin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

5968 06/14 0101 03CHECK 131.40

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, 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 the 10th day of June, 1994.

Lori Wilson
Notary Public

LORI WILSON NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 1-25-97

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $32,000.00.

D.W. McMackin, Substitute Trustee
Affiant

Subscribed and sworn before me, this 10th day of June, 1994.

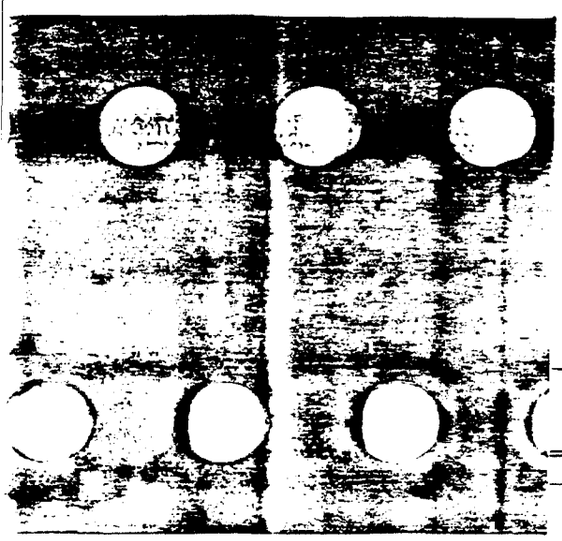
Lori Wilson
Notary Public

LORI WILSON NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 1-25-97

94 JUN 14 PM 2:07
FELIX ... REGISTER
DAVIDSON COUNTY, TN.

60945
... REFERENCE



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9378 PAGE 197

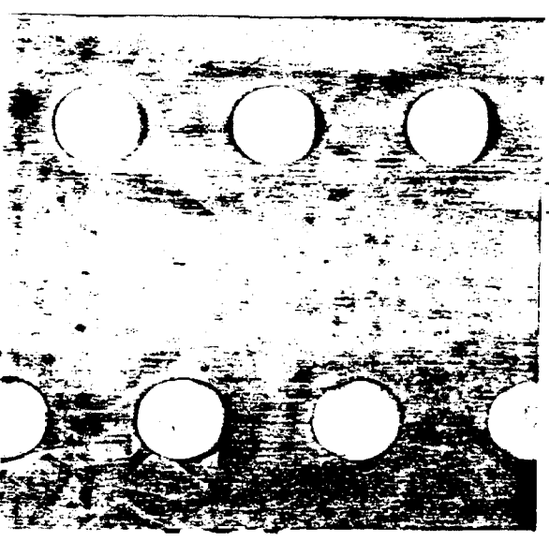
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 32000.00
CON TX 118.40
PRFEE 1.00
WDEED 12.00
TOTAL 131.40
CHECK 131.40

06/14/94 01 14:07 0001 5968

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



60915

IDENTIFICATION REFERENCE

94 JUN 14 PM 2:07

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

No. 802715