Prepared By: Shapiro and Kirsch

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NAME: Stephen K. Hickey
S&K#: 94-0548
LOAN#: 210011088

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 26, 1985, recorded in Book 6744, Page 521 with Assumption Agreement of record in Book 7627, page 315, Register's Office of Davidson County, Tennessee, Belle Meade Investment Group, a joint venture composed of Rudy Thacker, Clarence N. Matthews, and Stephen K. Hickey, conveyed to Stephen C. Baker, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 9345, Page 351 and re-recorded in Book 9355, Page 499, in the Register's Office of Davidson County, Tennessee; 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on **WEDNESDAY, JULY 20, 1994**, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 time the said property was struck off and sold to FGB Realty Advisors, Inc. f/k/a First Gibraltar Realty Advisors, Inc., whose address is 8282 South Memorial, Suite 200 Tulsa, Oklahoma 74133-4311, at and for the sum of $27,000.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by FGB Realty Advisors, Inc. f/k/a First Gibraltar Realty Advisors, Inc., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said FGB Realty Advisors, Inc. f/k/a First Gibraltar Realty Advisors, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee being Unit D-3, of Dunham's Station Condominium created under Title 66, Chapter 27, Section 101 et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6697, Page 901, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Dunham's Stations Condominium set forth in Exhibit A-2 of said Master Deed, for a more complete identification and description.

This legal description is identical with that in Deed recorded in Book 6744, Page 521 with Assumption Agreement of record in Book 7627, page 315, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 6744, Page 521 with Assumption Agreement of record in Book 7627, page 315, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7623, Page 886, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto FGB Realty Advisors, Inc. f/k/a First Gibraltar Realty Advisors, Inc., its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

9645 07/26 0101 03CHECK 108.90

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 20th day of July, 1994, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the 20th day of July, 1994.

PATTIE W. PULLIAM NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 3-25-98

Pattie W. Pullam
Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $27,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the 20th day of July, 1994.

PATTIE W. PULLIAM NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 3-25-98

Pattie W. Pullam
Notary Public

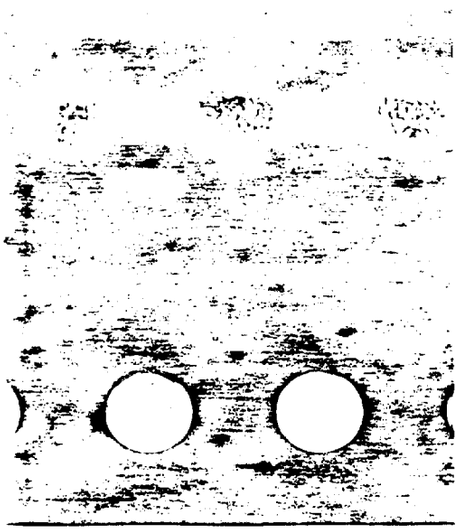
PROPERTY ADDRESS: 246 White Bridge Road, Unit D-3, Nashville, Tennessee 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
FGB Realty Advisors, Inc. f/k/a First Gibraltar Realty Advisors, Inc.
8282 South Memorial
Suite 200
Tulsa, Oklahoma 74133-4311
S & K #:94-0548 Map & Parcel - 103-6A-3A

94 JUL 26 AM 9:34
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

74706
IDENTIF. & REFERENCE

MAIL ENV.





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

RECEIVED OF _____

FOR _____

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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 27000.00
CON TX 99.90
PRFEE 1.00
WDEED 8.00
TOTAL 108.90
CHECK 108.90

07/26/94 01 09:33 0001 0843

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

74706
IDENTIF. ↑ REFERENCE

94 JUL 26 AM 9:34
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 817405