THIS IN[illegible] PREPARED BY AND RETURN TO
LAW[illegible] [illegible]URSCH
P[illegible]
MEMPHIS TN 38[illegible]-1955

NAME: Walter Clinton Ethridge and Patricia Ann Ethridge
S&K#: 93-1538
LOAN#: 38-036-40299

BOOK 9599 PG 355

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 21, 1992, recorded in, Book 8823, Page 10 and re-recorded at Book 9513, Page 507, Register's Office of Davidson County, Tennessee, Walter Clinton Ethridge and wife, Patricia Ann Ethridge, conveyed to Jim Crislip, 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 9541, Page 558, 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 **FEBRUARY 15, 1995**, 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 United Companies Lending Corporation, whose address is 4041 Essen Lane, 4TH Floor Baton Rouge, LA 70809, at and for the sum of $59,500.00, 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 United Companies Lending Corporation, 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 United Companies Lending Corporation, 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 part of Lot No. 6 on the Plan of The Division of the Estate of John Hobson, of record in Minute Book L, Page 363, Office of the Clerk of the Circuit Court for said County and more fully described as follows:

Beginning at a point on the northerly margin of Seymour Avenue located eastwardly 823 feet from the easterly margin of McFerrin Avenue, said point also being the southeasterly corner of the property conveyed to Chalmers Jackson Jr., et ux, by deed from William C. Casto, et ux, of record in Book 4908, Page 301, Register's Office for said County; thence with Jackson's easterly property line northwardly 183 feet, more or less, (178 feet, more

or less, by field measure), to a point at the southwesterly corner of the property conveyed to James H. Jenkins, et ux, by deed from Raymond Spears' et ux, of record in Book 4166, Page 547, said Register's Office; thence with Spears' southerly property line, eastwardly 50 feet to a point in the westerly line of the property conveyed to Pearl Meade Smith by deed from Wallace Cordell Evans, et ux, of record in Book 4223, page 852, said Register's Office; thence with Wallace's westerly property line and the westerly line of the property conveyed to William L. Beaty et ux, by deed from A. L. Murphy et ux, of record in Book 3338, Page 313, said Register's Office, southwardly 183 feet, more or less, (178 feet, more or less, by field measure), to a point on the northerly margin of Seymour Avenue, westerly 50 feet to the point of beginning.

This legal description is identical with that in Deed recorded in Book 8823, Page 10 and re-recorded at Book 9513, Page 507, 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 8823, Page 10 and re-recorded at Book 9513, Page 507, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 5348, Page 525, Re-recorded in Book 5632, Page 20, Re-recorded in Book 6090, Page 619, 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 United Companies Lending Corporation, 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

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 15th day of Feb., 1995, 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 15th day of Feb., 1995.

Brenda C. Spicer
Notary Public

BRENDA C. SPICER NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM. EXP. 5-14-96

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 $59,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P O BOX 241155
MEMPHIS TN 38124-1155

BOOK 9599 PG 357

Subscribed and sworn to before me on the 15th day of February, 1995.

Brenda C. Spicer
Notary Public

BRENDA C. SPICER NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. MY COMM EXP 5-14-96

PROPERTY ADDRESS: 1013 Seymour Avenue, Nashville, Tennessee 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
United Companies Lending Corporation
4041 Essen Lane, 4TH Floor
Baton Rouge, LA 70809

S & K #:93-1538

Map & Parcel - 83-5-6

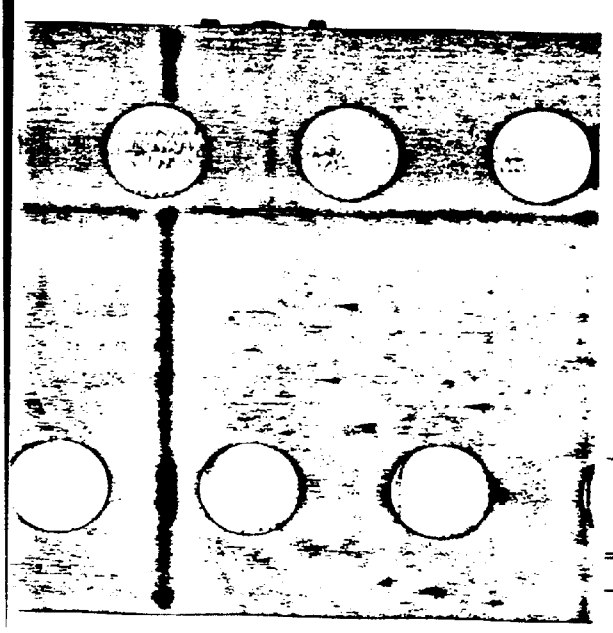
3185 02/21 0101 03CHECK 233.15

35493
IDENTIF. & REFERENCE

95 FEB 21 PM 1:59

DAVIDSON COUNTY, TN.

THIS INSTRUMENT WAS PREPARED BY AND RETURN TO



OFFICIAL RECEIPT

FELIX Z. WILSON, II

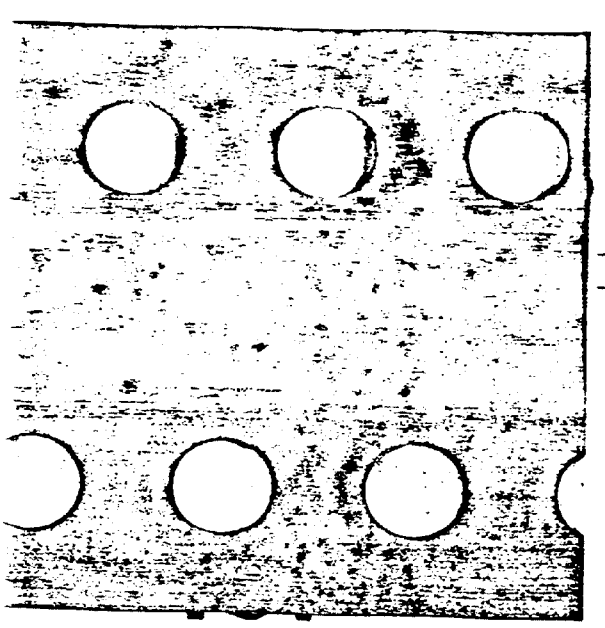
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____ Book 9599 Pg 358

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 59500.00
CON TX 220.15
PRFEE 1.00
WDEED 12.00
TOTAL 233.15
CHECK 233.15
02/21/95 01 01:58 0001 3185

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

35493
IDENTIF. ↑ REFERENCE

95 FEB 21 PM 1:59
DAVIDSON COUNTY, TN.

No. 882880