This Instrument Prepared By:
Richard K. Smith
Parker, Lawrence, Cantrell & Dean
200 Fourth Avenue, North
5th Floor, Noel Place
Nashville, Tennessee 37219

Owner: Regions Bank
of Tennessee
Send Tax Bills To:
616 Marriott Drive
Nashville, TN 37230
Map&Parcel: 161-13-11
ATTN FM Puryear

Mail

TRUSTEE'S DEED

WHEREAS, John M. Rowland and wife, Kimberly D. Rowland, by Deed of Trust, dated October 31, 1988, of record in Book 7703, page 222 of the Register's Office for Davidson County, Tennessee, conveyed to Everett A. Covington, Jr., Trustee, the hereinafter described real property, to secure payment of a Promissory Note as more fully described in said Deed of Trust, payable to Regions Bank of Tennessee, formally First Security Bank of Tennessee as successor to Security Federal Savings and Loan Association of Nashville, pursuant to Notice of Merger filed January 7, 1993, of record in Book 8835, page 555, Register's Office of Davidson County, Tennessee; said loan was modified and assumed on December 4, 1992 by instrument of record in Book 8839, page 258, Register's Office for Davidson County, Tennessee, in which Irvin R. Goins, II assumed said loan and original parties were not released and no other modifications to the Note and Deed of Trust affected the rights of the lender and Trustee; and

WHEREAS, F. M. Puryear has been appointed Successor Trustee by the owner and holder of said Note by instrument of record in Book 9587, page 876 of the Register's Office for said County; and

WHEREAS, default occurred in the terms and conditions of said Note and/or Deed of Trust and the lawful owner called on F. M. Puryear, Successor Trustee, to advertise the property for sale pursuant to the provisions of the Deed of Trust. The Successor Trustee did, therefore, pursuant to the authority vested in him as Successor Trustee, and pursuant to the terms and provisions of said Deed of Trust advertise the property by publishing a Notice of Sale in the Nashville Record, a newspaper published in Davidson County, Tennessee, advertising the sale of the property on February 9, February 16, and February 23, 1995 at the courthouse in Davidson County, Tennessee at public outcry to the highest bidder for cash, free from the equity of redemption, homestead, dower and all other exemptions of every kind, but subject to any and all taxes, liens, restrictions, restrictive covenants, easements, setback lines, encumbrances, and rights pertaining thereto which may effect the property.

Pursuant to said Notice of Sale, the Successor Trustee, at the time and place affixed therein, offered the property for sale to the highest bidder for cash and sold said property to Regions Bank of Tennessee, for the sum of Sixty two thousand Dollars ($62,000.00), this being the highest and best bid received therefor.

The owner and holder of the indebtedness for which the property was sold having applied the amount of the bid toward payment of its note and its permissible expenses and fees incurred as of the date of sale, the Successor Trustee has this date bargained and sold and does hereby sell, transfer and convey unto Regions Bank of Tennessee , its successors and assigns, the following described real property in Davidson County, Tennessee, and more particularly described as follows:

> Land in Davidson County, Tennessee, Being Lot No. 46A, on the Plan of Brentwood Meadows, Section Two, as shown on plat of record in Plat Book 5200, page 782, as amended in Book 6250, page 664, in the Register's office of Davidson County, Tennessee, to which plat reference is hereby made more particular description of subject property.

Being the same property conveyed to Irvin R. Goins, II by Deed from John M. Rowland and wife, Kimberly D. Rowland, by Deed of record in Book 8811, Page 168, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD, the aforesaid real estate, together with all improvements thereon, upon the said Regions Bank of Tennessee, its successors and assigns, in fee simple, forever, in bar of the equity of redemption, homestead and dower and all other exemptions of every kind, but subject to all being put in previous writing.

And the Successor Trustee does hereby transfer, assign and set over to the said Regions Bank of Tennessee, its successors and assigns all the covenants and warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title as fully as he is authorized to do as Successor Trustee, but no further or otherwise. The Property is sold, however, without any other warranty as to the quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Restrictions of record in Book 6291, page 292, of said Register's Office.

3. Easements as set forth in instrument recorded in Book 2448, page 622 and in Book 1163, Page 96, of said Register's Office, and easements shown therewith.

4. A survey, by Howard W. Anderson, dated October 14, 1988, shows the property lies within the 100 Year Flood line.

5. Any and all prior easements, restrictions, encumbrances, or liens of any nature imposed by law and not shown by the public records, including without limitation the right(s) of redemption of any taxing authority.

WITNESS my hand this 2ND day of March, 1995.

Successor Trustee

F. M. Puryear

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, THE UNDERSIGNED, a Notary Public, in and for the above state and county, the above-signed F. M. Puryear, with whom I am personally acquainted, or who identified himself to my satisfaction, who acknowledged himself to be the Successor Trustee, and who acknowledged that as such Successor Trustee, he was authorized to sign the foregoing document and duly being sworn he did so sign by affixing his name hereto.

Witness my hand and seal this 2ND day of March, 1995.

NOTARY PUBLIC

My Commission Expires:

3-23-96

AFFIDAVIT

The actual consideration or value of this transfer whichever is greater is $62,000.

M. Anthony Kimbley
AFFIANT

Sworn to and subscribed before me this 1st day of March, 1995.

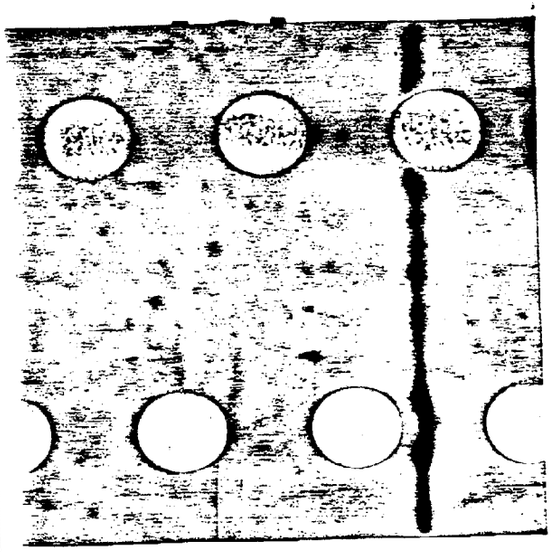
NOTARY PUBLIC

My Commission Expires:
3-23-96

38686
IDENTIF. & REFERENCE

95 MAR -2 AM 11:18
FELIX A. ROBERTSON REGISTER
DAVIDSON COUNTY, TN.

6654 03/02 0101 03CHECK 242.40



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

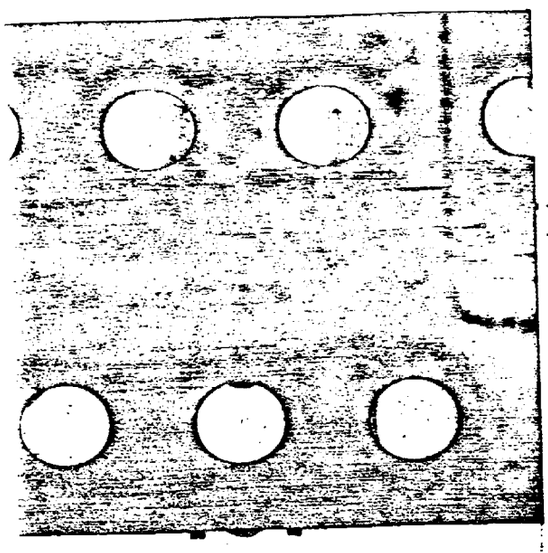
RECEIVED OF _____

FOR _____

BOOK 9609 PG 135

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID



CAMT	62000.00
CON TX	229.40
PRFEE	1.00
WDEED	12.00
TOTAL	242.40
CHECK	242.40

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/02/95 01 11:19 0001 6654

38686
IDENTIF. ↑ REFERENCE

95 MAR -2 AM 11:18
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 886308