BOOK 9618PG308

NAME: C. Phil Lowe and Monique B. Lowe
S&K#: 94-0546
LOAN#: NOM1355

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 4, 1985, recorded in Book 6744, Page 543, Register's Office of Davidson County, Tennessee, C. Phil Lowe and wife, Monique B. Lowe, 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 9522, Page 86, 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 **MARCH 8, 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 Fairbanks Capital Corporation, whose address is 1700 Park Avenue, Suite 2000 Park City, Utah 84060, at and for the sum of $20,000.00, 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 Fairbanks Capital 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 Fairbanks Capital 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 in Davidson County, Tennessee being Unit D-7, 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 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 Station 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 543, 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 543, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6744, Page 540, 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 Fairbanks Capital 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

83.00

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 8th day of March, 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 8th day of March, 1995.

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 $20,000.00, 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 8th day of March, 1995.

Notary Public

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

PROPERTY ADDRESS: 246 White Bridge Road, Unit B-7, Nashville, Tennessee 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Fairbanks Capital Corporation
1700 Park Avenue, Suite 2000
Park City, Utah 84060

S & K #:94-0546

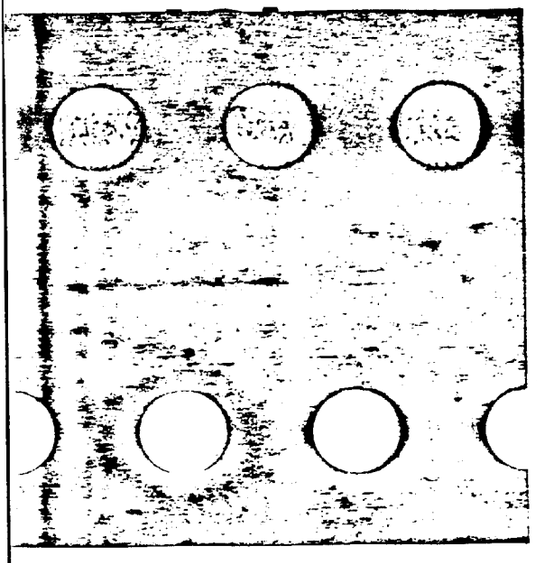
Map & Parcel - 103-6A-35

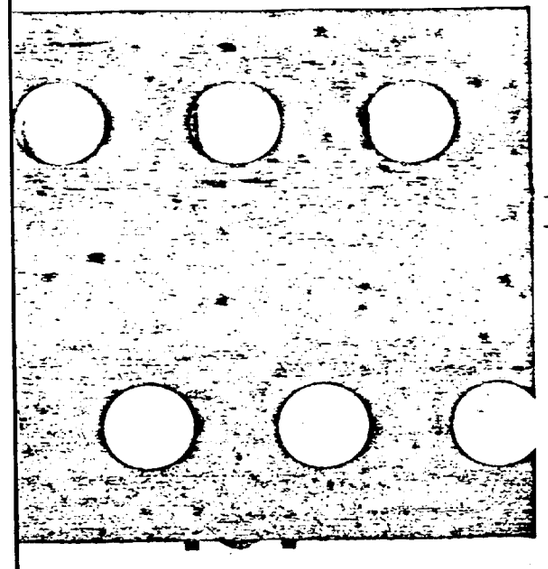
THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P O BOX 241155
MEMPHIS TN 38124-1155

95 MAR 14 PM 1:06
DAVIDSON COUNTY, TN.

41904

IDENTIF. & REFERENCE





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9618 PG 310

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	20000.00
CON TX	74.00
PRFEE	1.00
WDEED	8.00
TOTAL	83.00
CHECK	83.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 3001 0229

41904
IDENTIF. ↑ REFERENCE

95 MAR 14 PM 1:06
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 889829