NAME: Andrea M. Lanier
S&K#: 94-1136
LOAN#: 3803640411

BOOK 9623 PG 70

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 31, 1993, recorded in Book 9070, Page 558, Register's Office of Davidson County, Tennessee, Andrea M. Lanier, unmarried, 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 9477, Page 741, 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 **NOVEMBER 9, 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 United Companies Lending Corporation, whose address is 4041 Essen Lane, 4TH Floor Baton Rouge, LA 70809, at and for the sum of $34,484.60, 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 Nashville, Davidson County, Tennessee being the south 50 feet of Lot No. 5 on Waverly Land Company's Plan of Lots called Waverly Place as of record in Book 57, Page 95, Register's Office for said County.

Said south part of Lot No. 5 fronts 50 feet on easterly side of Beech Avenue and runs back between parallel lines 180 feet on south line and about 181 1/2 feet on the north line to an alley and shows 50 feet on said alley.

This legal description is identical with that in Deed recorded in Book 9070, Page 558, 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 9070, Page 558, Register's

Office of Davidson County, Tennessee. BOOK 9623 PG 71

The last warranty deed of record is Warranty Deed, recorded in Book 9070, Page 555, 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 9th day of November, 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 9th day of November, 1994.

Notary Public

BEVERLY M. METER MY. COMM. EXP. NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN.

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 $34,484.60, 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 9th day of November, 1994.

Notary Public

BEVERLY M. METER MY. COMM. EXP. NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. 11-24-97

PROPERTY ADDRESS: 1814 Beech Street, Nashville, Tennessee 37208

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

S & K #:94-1136

Map & Parcel - 105-10-28

4,3581 IDENTIFICATION REFERENCE

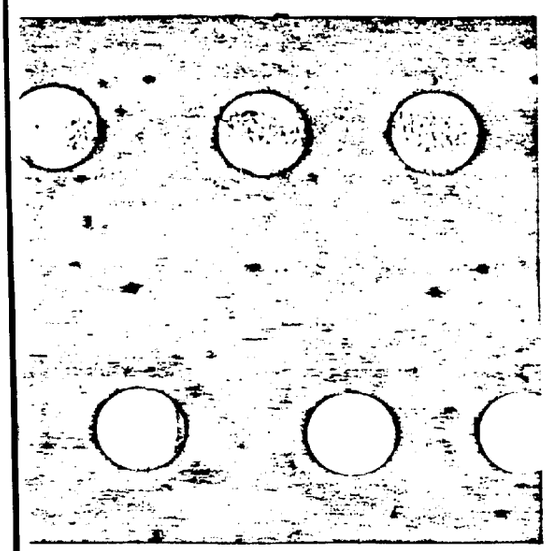
95 MAR 20 1:33 REGISTER DAVIDSON CO. TN.

3025 03/20 2101 03CHECK 13.65

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

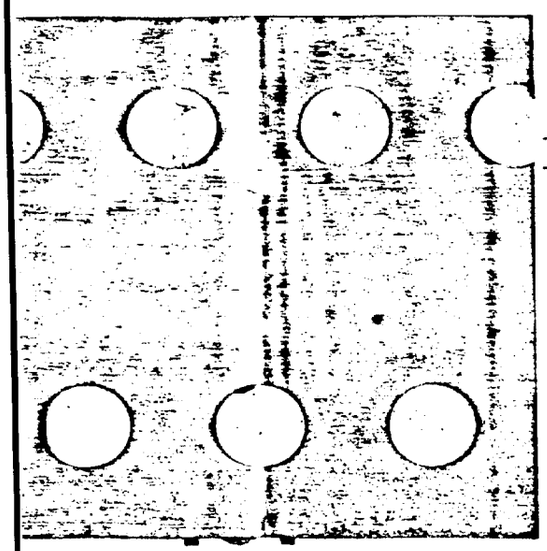
BOOK 9623 PG 72

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	34484.60
CON TX	127.65
PRFEE	1.00
MDEED	8.00
TOTAL	136.65
CHECK	136.65

03/20/95 01 13:39 0001 2085



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

43581

IDENTIFICATION REFERENCE

93 MAR 20 PM 1:3[illegible]

[illegible] DAVIDSON COUNTY, TN.

No. 891662