BOOK 9747 PG 973

This Instrument Prepared By:

John R. Cheadle, Jr., Attorney at Law, 129 Second Avenue, North, Nashville, Tennessee 37201, (615) 254-1009

Address of New Owner:	Send Tax Bills To:	Map and Parcel No.:
Fakher M. Surji & Kemal M. Surji 4014 Plantation Drive Hermitage, Tennessee 37076	Same	075-05-0 020.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default was made in the terms, conditions and payments provided for and made in a Deed of Trust dated May 20, 1988, executed by Michael G. Gregory and wife, Deborah Ann Gregory, to D. J. Brewer, Trustee, of record in Book 7555, page 177, Register's Office for Davidson County, Tennessee; and

WHEREAS, Old Hickory Credit Union, formerly Old Hickory Employees Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust of record in Book 7555, page 177, Register's Office for Davidson County, Tennessee, replaced said Trustee by naming John R. Cheadle, Jr. as Substitute Trustee by an instrument of record in Book 9699, page 487, Register's Office for Davidson County, Tennessee; and

WHEREAS, I, John R. Cheadle, Jr., Substitute Trustee, caused said real property to be advertised in accordance with the provisions of said Deed of Trust, advertising that said property would be sold at 12:00 Noon, prevailing time, on Monday, July 24, 1995, at the south door of the Davidson County Courthouse in Nashville, Tennessee, to be knocked off and sold to the highest bidder for cash, but subject to any and all prior liens, encumbrances, deeds of trust, easements, restrictions, building liens, unpaid taxes, and assessments (plus penalty and interest, if any), and any redemptive rights (including redemptive rights of any taxing authority by reason of any tax liens), plus any and all other matters and encumbrances superior in right to the lien of the Deed of Trust; and

WHEREAS, I, John R. Cheadle, Jr., Substitute Trustee, personally appeared and offered said property for sale at public outcry and the highest, best and last bid received was the sum of SIXTY-FOUR THOUSAND AND NO/100 DOLLARS ($64,000.00) by Fakher M. Surji and Kemal M. Surji (hereinafter referred to as the "Grantees") and said property was knocked off and sold to the Grantees.

NOW, THEREFORE, in consideration of the premises and sum of SIXTY-FOUR THOUSAND AND NO/100 DOLLARS ($64,000.00) paid by the Grantees, I, John R. Cheadle, Jr., Substitute Trustee, have this day bargained and sold and, by the premises, do transfer and convey to Grantees, their heirs and assigns, a certain tract or parcel of land situated in Davidson County, Tennessee, and described as follows:

> Land in Davidson County, Tennessee, being Lot No. 597 on the Plan of Hermitage Hills, Section 6, as of record in Book 3300, page 10, Register's Office for said County.
>
> Beginning with a point in the northerly margin of Bonnacrest Drive at the common corner of Lots 597 and 598; thence with the line between said two lots 124.86 feet in a northerly direction to a point at the common corner of Lots 597, 598 and 631; thence with the line between Lots Nos. 597 and 631, 127.23 feet in an easterly direction to a point in the westerly margin of Bonnafield Drive; thence along said margin 90.0 feet in a southerly direction to a point which is the beginning of a curve; thence around said curve 39.27 feet in a southwesterly direction to a point in the northerly margin of Bonnacrest Drive; thence along said margin 80.0 feet in a westerly direction to the point of beginning.
>
> Being the same property conveyed to Michael G. Gregory and wife, Deborah Ann Gregory by deed from The Equitable Life Assurance Society of the United States, of record in Book 4861, page 757, Register's Office for Davidson County, Tennessee.
>
> This property is more particularly known as 200 Bonnafield Drive, Hermitage, Tennessee, 37076.

To have and to hold the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the Grantees, their heirs and assigns forever.

And, I covenant with the said Grantees that I am lawfully seized and possessed of said real property as Substitute Trustee only and, by these terms of the above mentioned Deed of Trust, have a good right to sell and convey the same and that same is unencumbered except for any and all mortgages, liens, claims, and any and all unpaid taxes that may be a lien against said real estate.

I further covenant and bind myself/my successors and assigns, to warrant and forever defend the title to said real estate to the Grantees, their heirs and assigns, against the lawful claims of any persons claiming by or through me as Substitute Trustee, but no further or otherwise; it being my intention only to convey to Grantees no greater title in the subject real estate than

I received as Substitute Trustee and that, as Substitute Trustee, I have the right to sell and convey.

THIS sale is subject to all matters shown on any applicable recorded Plan; and unpaid taxes which exist as a lien against said property; any restrictive covenants, easements or setback lines that may be applicable; any matters of record; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any prior liens or encumbrances that may exist against the property. This sale is also subject to any matter that an accurate survey of the premises might disclose.

WITNESS my hand this 31st day of July, 1995.

JOHN R. CHEADLE, JR.
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Gail A. Dodd, a Notary Public in and for said County and State, John R. Cheadle, Jr., Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Davidson County, Nashville, Tennessee, this 31st day of July, 1995.

Notary Public
Commission Expires: 7-26-97

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $64,000.00.

Affiant

Sworn to and subscribed before me this 31st day of July, 1995.

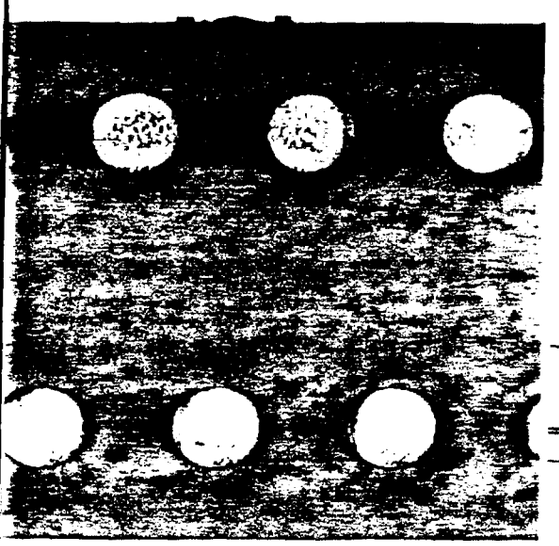
Notary Public

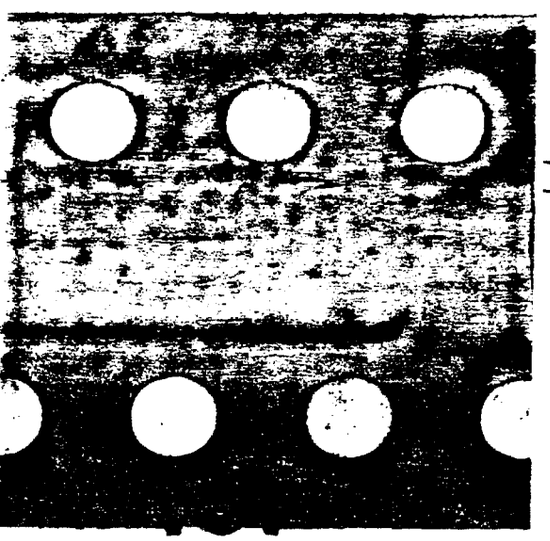
7-26-97
Commission Expires

0084820
IDENTIF. ↑ REFERENCE

95 AUG -1 PM 3:2
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY TN.

7/27/01 0101 03CHECK 249.80





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9747 PG 979

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 64000.00
CON TX 236.80
PRFEE 1.00
WDEED 12.00
TOTAL 249.80
CHECK 249.80

08/01/95 01 15:23 0001 7402

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0084820
IDENTIF. ↑ REFERENCE

95 AUG -1 PM 3:21
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 936439