THIS INSTRUMENT PREPARED BY AND RETURN TO:
Ballin, Ballin & Fishman, P.C.
Randall J. Fishman, Attorney at Law
200 Jefferson Avenue, Suite 1250
Memphis, Tennessee 38103
(901) 525-6278

0609 09/29 0101 03CHECK 185.12

BOOK 9810 PG 414

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated the 17th day of March, 1992, and recorded in the Register's Office of Davidson County, Tennessee, under Book 8578, Page 370 and re-recorded at Book 9732, Page 809, RONALD D. GALLOWAY and wife, LUMESHA G. GALLOWAY, conveyed to Arthur C. Coble, Jr., as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, Randall J. Fishman was appointed SUBSTITUTE TRUSTEE by instrument of record in the Register's Office of Davidson County, Tennessee, under Book 9701, Page 281, and re-recorded at Book 9760, Page 952, and,

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed and the holder of said deed of trust 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 the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said deed of trust, by which advertisement the said sale was appointed to be held on the 21st day of September, 1995, at the Court House of Nashville, Tennessee; 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 sale PNC BANK, KENTUCKY, INC., f/k/a CITIZENS FIDELITY BANK AND TRUST COMPANY, f/d/b/a PNC MORTGAGE SERVICING COMPANY, c/o PNC MORTGAGE CORP OF AMERICA AS SERVICING AGENT, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $47,585.33, and,

WHEREAS, the said purchaser being the owner of the debt for which said property was sold, has complied with the terms of sale by paying into the hands of the undersigned SUBSTITUTE TRUSTEE the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said trust deed;

NOW, THEREFORE, in consideration of the premises and of the payment by the said PNC BANK, KENTUCKY, INC., f/k/a CITIZENS FIDELITY BANK AND TRUST COMPANY, f/d/b/a PNC MORTGAGE SERVICING COMPANY, c/o PNC MORTGAGE CORP OF AMERICA AS SERVICING AGENT as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned, Randall J. Fishman, as SUBSTITUTE TRUSTEE, does hereby grant, bargain, sell and convey unto the said PNC BANK, KENTUCKY, INC., f/k/a CITIZENS FIDELITY BANK AND TRUST COMPANY, f/d/b/a PNC MORTGAGE SERVICING COMPANY, c/o PNC MORTGAGE CORP OF AMERICA AS SERVICING AGENT as aforesaid, and unto its successors and assigns, the property above-mentioned and now further described as situated in the County of Davidson, State of Tennessee, more particularly described as follows, to-wit:

Lot No. 5, Plan of James J. Pryor's Heirs Subdivision of Lot 19 and 20 in Brownsville, of record in Book 843, Page 41, in the Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property.

This being the same property as conveyed to Ronald D. Galloway and wife, Lumesha G. Galloway by Warranty Deed of record at Book

8578, Page 367, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD, the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said PNC BANK, KENTUCKY, INC., f/k/a CITIZENS FIDELITY BANK AND TRUST COMPANY, f/d/b/a PNC MORTGAGE SERVICING COMPANY, c/o PNC MORTGAGE CORP OF AMERICA AS SERVICING AGENT as aforesaid, and unto its successors and assigns forever, to whom the said Randall J. Fishman, as SUBSTITUTE TRUSTEE, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through, or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Randall J. Fishman, SUBSTITUTE TRUSTEE, has hereunto set his hand this 21st day of September, 1995.

Randall J. Fishman
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF SHELBY)

On this 21st day of September, 1995, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Randall J. Fishman, SUBSTITUTE TRUSTEE, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

DIANE WICINSKI NOTARY PUBLIC AT LARGE 3-30-99 SHELBY CO., TN

Notary Public

My Commission Expires: 3/30/99

Property Address: 1518 McKennie Avenue, Nashville, TN 37206

Mail Tax Notices to: PNC Mortgage, 539 South Fourth Avenue, Louisville, Kentucky 40202

Name and Address of Property Owner: PNC Mortgage, 539 South Fourth Avenue, Louisville, Kentucky 40202

95 SEP 29 AM 9:52
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN

0106398
IDENTIF. & REFERENCE

MAP/PARCEL No. 83-2-253, Field Book Number 27W 24295
File No. RJF 950614

STATE OF TENNESSEE)
COUNTY OF SHELBY)

I, or we, hereby swear or affirm that to the best of affiants knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $47,585.33, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

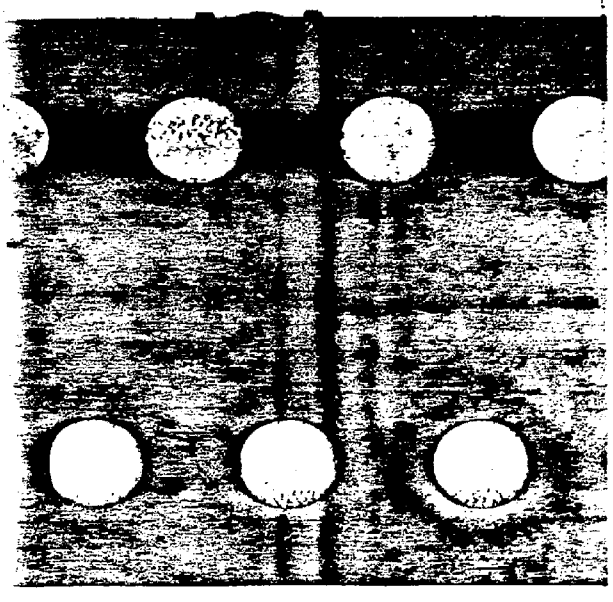
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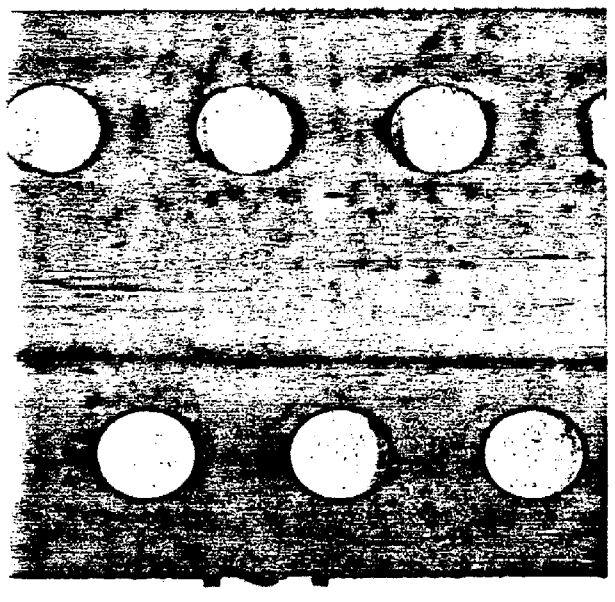
SUBSCRIBED AND SWORN to before me this 21st day of September, 1995.

DIANE WICINSKI NOTARY PUBLIC AT LARGE 3-30-99 SHELBY CO., TN

Notary Public

My Commission Expires: 3/30/99





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9810 PG 416

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	47585.33
CON TX	176.12
PRFEE	1.00
WDEED	8.00
TOTAL	185.12
CHECK	185.12

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 97.55 0601 0609

0106398
IDENTIF. ↑ REFERENCE

95 SEP 29 AM 9:52

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 959411