Rx 33-B

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank of Tennessee 230 Fourth Ave. North Nashville, TN 37201	Same	Map: 50-10 Par.: 211

BOOK 9834 PG 883

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank of Tennessee, formerly SouthTrust Bank of Tennessee, ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 8902, Page 836, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), which Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $44,500.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Lisa Opare-Addo (the "Borrower") conveyed the real property described herein to George R. Archer., Jr., Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Book 9388, Page 373, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property(ies) for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property(ies) for sale in the "Nashville Record" on September 28, October 5 and October 12, 1995, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 20th day of October, 1995 appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank of Tennessee did place the highest bid for the subject property(ies), being the sum of $44,720.41;

NOW THEREFORE, for and in consideration of the sum of $44,720.41, the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said SouthTrust Bank of Tennessee, the Grantee herein, its heirs and assigns, the property described as follows:

Land in Davidson County, Tennessee, being Lot No. 133B on the Plan of Chesapeake Homes, Section 4, of record in Plat Book 6250, Page 933, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Lisa Opare-Addo, unmarried, by Deed of record in Book 8902, page 833, Register's office for Davidson County, Tennessee.

The subject property has a street address of 3423 Fawnwood Place, Nashville, TN 37207.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

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

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 20th day of October, 1995.

R. Garry Chaffin
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Substitute Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 20th day of October, 1995.

Notary Public

My Commission Expires: 3/23/96

SUSAN CALVERT-ROSENBERGER NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $44,720.41. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin, Substitute Trustee

Sworn to and subscribed before me this 20th day of October, 1995.

Notary Public

My Commission Expires: 3/23/96

SUSAN CALVERT-ROSENBERGER NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED
Third National Financial Ctr., Suite 1750
Nashville, Tennessee 37219
opareaddo.for

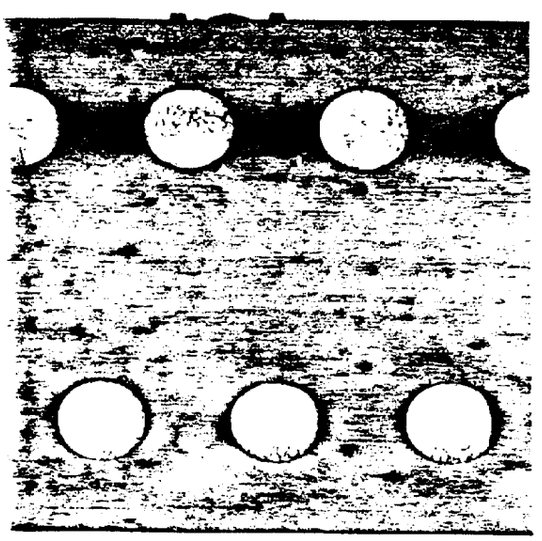
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN

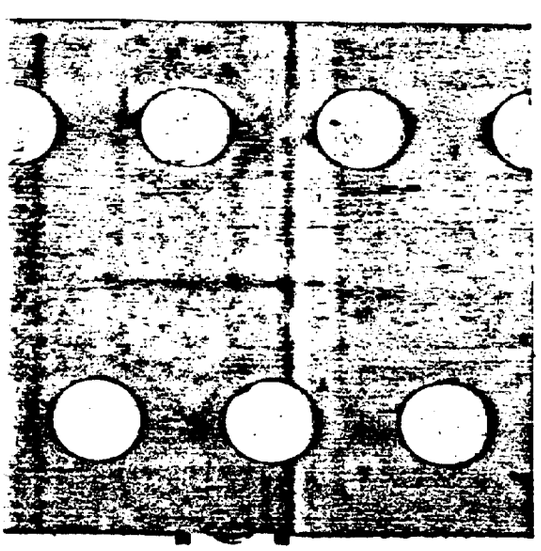
95 00 ... 10:23 AM 01

7547 10/23 11:03CHECK 174.39

IDENTIFICATION REFERENCE

01114769





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

RECEIVED OF _____

FOR _____

BOOK 9834 PG 893

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	44720.41
CON TX	165.39
PRFEE	1.00
WDEED	8.00
TOTAL	174.39
CHECK	174.39

10/23/95 01 09:19 2001 9547

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0114769
IDENTIF. & REFERENCE

95 OCT 23 AM 9:18
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 968243