BOOK 9875 PG 624

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
Beneficial Finance of Tennessee	Same	Ingram & Lowe Atty.
P.O. Box 110307		405 A Two Mile Pike
Nashville, TN 37222-0307		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 20, 1995, of record in Book 9583, Page 73, Register's Office for Davidson County, Tennessee, Richard Cathy, conveyed certain real property therein described to Michael Smusz, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated November 7, 1995, Ingram & Lowe Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Michael Smusz, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 9853, Page 175, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in the Nashville Record a newspaper published in Davidson County, Tennessee, said notice being first published on November 9, 1995, and thereafter on November 16, 1995, and November 23, 1995, which notice of sale advertised the sale of the property hereinafter described for November 30, 1995 at 1:00 P.M.; and

WHEREAS, on November 30, 1995 at 1:00 P.M., at the front door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Forty Two Thousand Seven Hundred Nine and 52/100 Dollars ($42,709.52), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and the sum bid and paid as herein provided, Ingram & Lowe Attorneys, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto Beneficial Finance of Tennessee, it successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being Lot No. 6 on Plan of Belle Forest No. 3, Section 2, as of record in book 1423, Page 73, Register's Office for said County.

Said Lot No. Fronts 60 feet on the southerly side of Belle Forest Avenue and extends back between parallel line 150 feet to a dead line.

Being the same property conveyed to Ingram & Lowe Attorney, P.C., Substitute Trustee, by Appointment of Substitute Trustee of record in Book 9553, Page 175, Register's Office Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or

exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Ingram & Lowe Attorneys, P.C., as Trustee, do hereby transfer, assign and set over unto said Beneficial Finance of Tennessee, its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this 30 day of November, 1995.

INGRAM & LOWE ATTORNEYS, P.C.
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 30 day of Nov., 1995, before me personally appeared John H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of Ingram & Lowe Attorneys, P.C. and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and of said corporation.

Cynthia A. Bragg
Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 11-22-97

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $42,709.52. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 30 day of November, 1995.

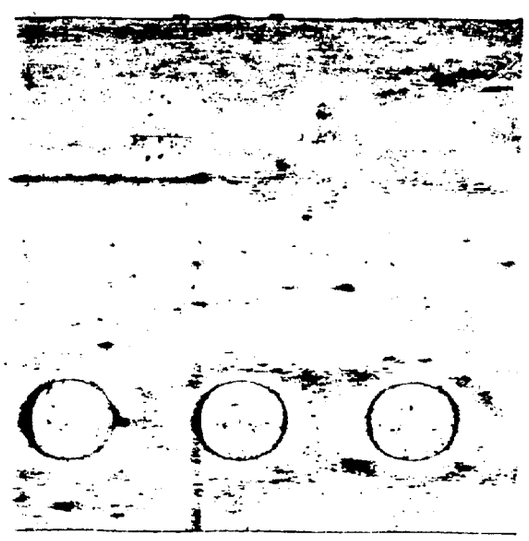
Cynthia A. Bragg
Notary Public

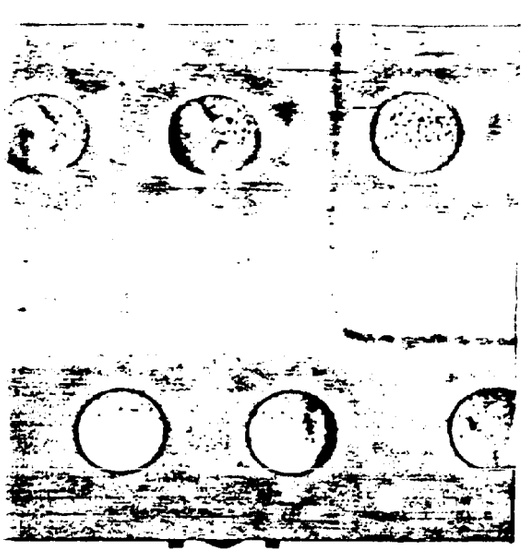
NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 11-22-97

95 DEC -1 PM 3:40
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0128057
IDENTIF. ▲ REFERENCE





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

RECEIVED OF _____

FOR _____

BOOK 9875 PG 626

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 42709.52
CON TX 157.99
PRFEE 1.00
MFEE 8.00
TOTAL 166.99
CHECK 166.99

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

12/01/95 01 15:41 0001 3928

0128057
IDENTIF. # REFERENCE

95 DEC -1 PM 3:40
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 982431