THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***23,764.50.

Affiant

Subscribed and sworn to before me this 4th day of December, 1995.

Notary Public

My Commission Expires: 11-22-97

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP & PARCEL NOS.
CARLA NORTHCUTT 197 Star Boulevard Madison, Tennessee 37115	SAME	MAP 83-13 PARCEL 288

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust, dated the 20th day of May, 1993, of record in Book 8970, page 743, Register's Office for Davidson County, Tennessee, (the "Deed of Trust") ERIC G. HURD and wife, JOYCE R. HURD, conveyed to RONALD E. UNDERWOOD, Trustee, the hereinafter described real estate (the "Property") to secure an indebtedness evidenced by a note (the "Note") of even date therewith, which Note is fully described in the Deed of Trust; and

WHEREAS, a Substitute Trustee was appointed by the lawful owner and holder of the indebtedness secured by the Deed of Trust, the Appointment of Substitute Trustee being of record in Book 9841, page 719, said Register's Office; and

WHEREAS, default having occurred in the payment of the Note, and in accordance with the terms of the Note and Deed of Trust, the holder thereof declared the entire indebtedness due and payable; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and required by the terms of the Deed of Trust, offered the Property for sale to the highest and best bidder for cash, at public outcry, at 10:00 a.m. on December 4, 1995, at the Davidson County Courthouse, Nashville, Tennessee, when and where Carla Northcutt became the last and highest bidder for cash at the price of TWENTY THREE THOUSAND SEVEN HUNDRED SIXTY FOUR AND 50/100 Dollars ($***23,764.50).

NOW, THEREFORE, I, MITCHELL A. WATTS, as Substitute Trustee and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, hereby convey the Property to CARLA NORTHCUTT, unmarried, ("Grantee") her heirs and assigns the following described parcel of property located in Davidson County, Tennessee, and more particularly described as follows, to wit:

BEING Lot No. 63 of Block "H" on the Map of the Subdivision of the Lindsley Home Place of record in Plan Book 2, page 92, Chancery Court at Nashville, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Eric G. Hurd and wife, Joyce R. Hurd by deed from Carla Dawn Northcutt, unmarried, of record in Book 8970, page 740, Register's Office for Davidson County, Tennessee.

This is improved property known as 1400 Russell Street, Nashville, Tennessee 37206.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

MITCHELL A. WATTS, as Substitute Trustee, and not otherwise, warrants the title to the Property to the said Grantee and Grantee's heirs and assigns, against the lawful claims of all persons claiming by, through or under him. The Property is sold, however, without any other warranty as to the quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Restrictive covenants of record.

3. Plan of record in Book 2, page 92, Chancery Court at Nashville, Tennessee.

4. Vendor's Lien of record in Book 5659, page 558, and Vendor's Lien of record in Book 6468, page 560, said Register's Office.

5. Any and all other prior restrictions, encumbrances or liens of any nature.

5759 01/11 0101 03CHECK 96.93

IN WITNESS WHEREOF, the said MITCHELL A. WATTS, Substitute Trustee, has executed this instrument on this the 4th day of December, 1995.

MITCHELL A. WATTS,
Substitute Trustee

95 JAN 11 AM 10:20
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
0139918

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 MITCHELL A. WATTS, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he as Substitute Trustee executed the foregoing instrument for the purposes therein contained.

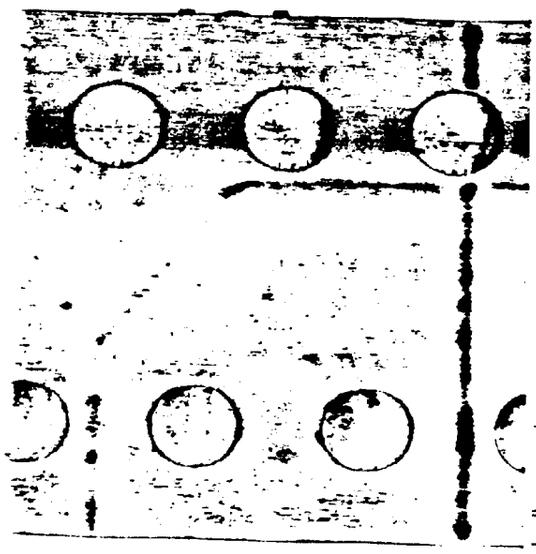
Witness my hand and seal this 4th day of December, 1995.

Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires:

5/30/99



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

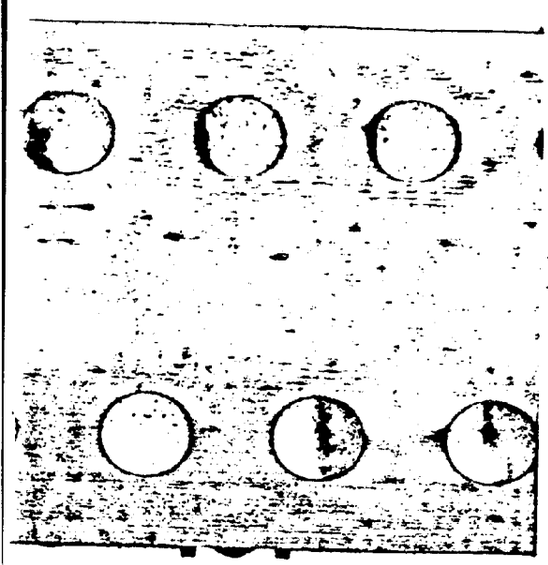
RECEIVED OF _____

FOR _____

BOOK 9914 PG 718

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	23764.50
CON TX	87.93
PRFEE	1.00
WDEED	8.00
TOTAL	96.93
CHECK	96.93

01/11/96 01 10:22 0001 6759

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0139918
IDENTIFICATION REFERENCE

95 JAN 11 AM 10:20
FELIX Z. WILSON, II
DAVIDSON COUNTY, TN.

No. 995089