SUBSTITUTE TRUSTEE'S DEED

Map 174
Parcel 095.00

WHEREAS, by Deed of Trust dated July 2, 1992 recorded in Volume 8676, Page 394, Register's Office for Davidson County, Tennessee, Ellis J. Saad and wife, Kathy D. Saad conveyed to Equity Search, Inc., of Nashville, Tennessee, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Volume 9921, Page 828 in the Register's Office for Davidson County, Tennessee; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale in the Deed of Trust by which advertisement the sale was appointed to be held on March 7, 1996, at 12:00 Noon, at the Front/Main Door of the Davidson County Courthouse in 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 time the said property was struck off and sold to Transamerica Financial Services Company, whose address is 3100 West End Avenue, Nashville, Tennessee, 37203, at and for the sum of $154,900.00 that being the highest and best bid offered; and

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which the property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Transamerica Financial Services Company, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Auborn L. Hager, III, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Transamerica Financial Services Company, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, Davidson County, Tennessee, to-wit:

Beginning at a point on the West margin of Pettus Road, said point being N 06 deg. 15 min, 55 sec. East at 50.00 feet from Mark Stephens et ux Northeast corner, thence with the North margin of a 50 foot easement, North 83 deg. 49 min. 42 sec. West, 215.41 feet, North 61 deg. 42 min. 38 sec. West, 397.96 feet, North 60 deg. 12 min. 00 sec. West, 99.61 feet, leaving said 50 foot easement, North 47 deg. 03 min. 54 sec. East, 270.39 feet to an iron pin in George Stephens' West line, thence with said line, South 41 deg. 09 min. 32

sec. East, 209.27 feet to an iron pin, South 59 deg. 50 min. 45 sec. East, 196.60 feet to an iron pin, South 78 deg. 27 min. 29 sec. East, 165.81 feet to a point on the West margin of Pettus Road, George Stephens' Southeast corner, thence with said margin, South 06 deg. 15 min. 55 sec. West, 156.90 feet to the beginning; containing 2.84 acres more or less, according to a survey by P. Anthony Chapdelaine, Jr., dated 09/21/77.
Being a portion of the property conveyed to Ellis J. Saad and wife, Kathy D. Saad, by deed from Ruth Virginia Stephens, dated September 13, 1977, recorded September 13, 1977, Book 5196, page 144, Register's Office for Davidson County, Tennessee.

The said property also being known as 5831 Pettus Rd., Antioch, Tennessee 37013.

There are no liens or claimed liens of the United States or the State of Tennessee which would require notice to be given to the United States or the State of Tennessee pursuant to the provisions of 26 U.S.C. Section 7425 (b) or T.C.A. Section 67-1-1433 (b)(1), respectively.

TO HAVE AND TO HOLD the said property above described together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Transamerica Financial Services Company, its successors and assigns, in fee simple forever, to whom the said Auborn L. Hager, III, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS THEREOF, the said Auborn L. Hager, III, Substitute Trustee, has hereunto set his hand and seal this 7th day of March, 1996.

Auborn L. Hager, III
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this 7th day of March, 1996, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Auborn L. Hager, III, to me known to be the person described in and who executed the foregoing instruments, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and seal the day and year above written.

Notary Public

My Commission Expires: 5-23-98

I, or we hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $154,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 7th day of March, 1996.

Notary Public

My Commission Expires: 5-23-98

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES

Transamerice Financial Services Company
3100 West End Avenue
Nashville, Tennessee 37203

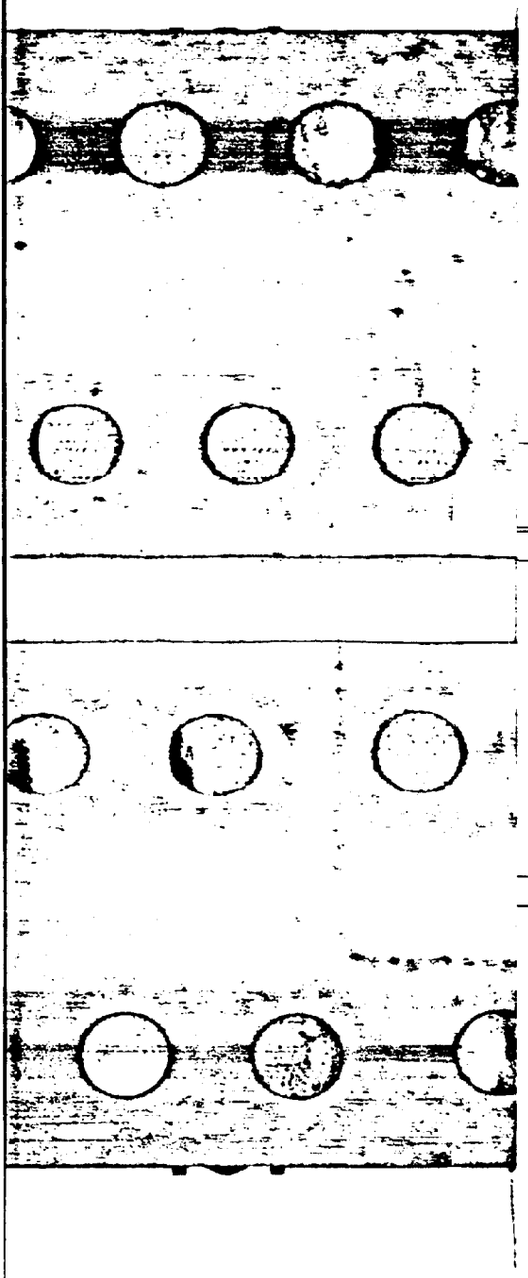
THIS INSTRUMENT PREPARED BY:
Auborn L. Hager, III
2323 Hillsboro Road, Suite 502
Nashville, Tennessee 37212

Mail

0159848
IDENTIF. & REFERENCE

96 MAR 13 PM 4:17
FELIX [illegible]
DAVIDSON COUNTY, TN.

9153 03/13 0101 03CHECK 586-13



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

BK/M 9978 PG 319

RECEIVED OF _____

FOR _____

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 154900.00
CON TX 573.13
PRFEE 1.00
WDEED 12.00
TOTAL 586.13
CHECK 586.13

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 8153

0159848
IDENTIF. # REFERENCE

96 MAR 13 PM 4:17
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1016229