ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
First Family Financial Services	Same	Lowe & Baron Atty.
2122 N. Gallatin Pk.		405 A Two Mile Pike
Madison, TN 37115		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 7, 1995, of record in Book 9695, Page 527, Register's Office for Davidson County, Tennessee, Lucelia Chamberlin, conveyed certain real property therein described to Willys Gerald, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated March 21, 1996, Ingram & Lowe Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Willys Gerald, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 9988, Page 624, 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 April 4, 1996, and thereafter on April 11, 1996, and April 18, 1996, which notice of sale advertised the sale of the property hereinafter described for April 25, 1996 at 1:00 P.M.; and

WHEREAS, on April 25, 1996 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 Thirty Seven Thousand Three Hundred Twenty Nine and no/100 Dollars ($37,329.00), 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 First Family Financial Services successor in interest to Allied Credit Corporation of Tennessee, it successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, State of Tennessee, being the north 40 feet of the south 80 feet of Lot No. 197 on the Map of D. T. McGavock, et al, Addition to the town of Nashville, of record in Book 21, page 41, Register's Office for said County.

Said part of said lot fronts 40 feet on the easterly side of 14th Avenue North and runs back between parallel lines, 170 feet to an alley.

Being the same property conveyed to Willie W. Chamberlain and wife, Lucelia Chamberlain by deed from R. E. Lee Charlton and wife, Mannie Ruth Charlton by deed of record in Book 1633, page 401 Register;s Office for 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 First Family Financial Services 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 1st day of May, 1996.

INGRAM & LOWE ATTORNEYS, P.C.
Substitute Trustee

Samuel A. Baron

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 1st day of May, 1996, before me personally appeared Samuel A. Baron, to me known, who, being by me 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 Samuel A. Baron acknowledged said instrument to be the free act and of said corporation.

Notary Public

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 $37,329.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 1st day of May, 1996.

Notary Public

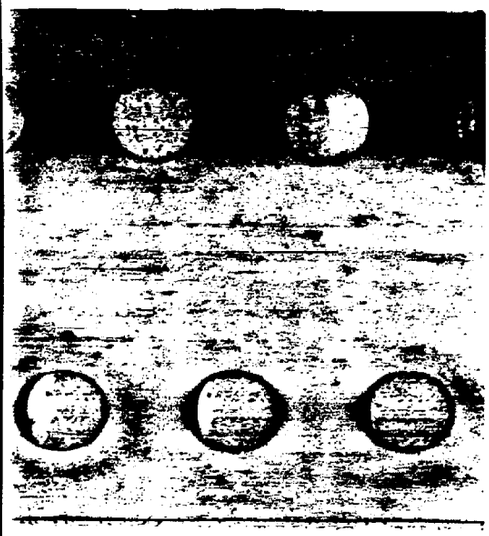
My Commission Expires: 11-22-97

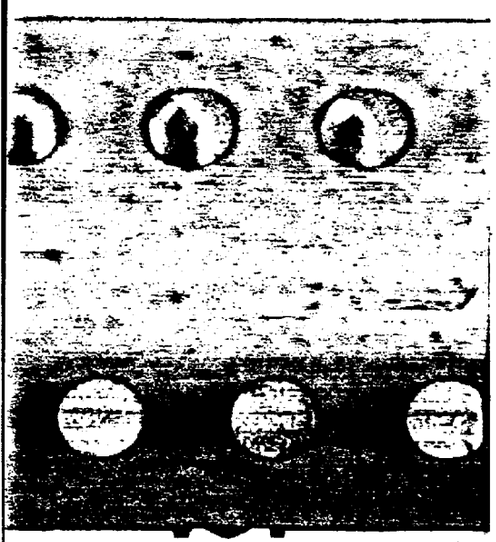
0177185
IDENTIF. ↑ REFERENCE

96 MAY -1 PM 2:22
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

6632 05/01/96 0101 03CHECK 147.01





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

RECEIVED OF _____

FOR _____

BOOK 10034 PG 672

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	37329.00
			CON TX	138.01
			PRFEE	1.00
			WDEED	8.00
			TOTAL	147.01
			CHECK	147.01
05/01/96	01		14:26 0001	6632

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0177185
IDENTIF. ↑ REFERENCE

96 MAY -1 PM 2:22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1034669