Box 33-B

THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN & BURNSED
424 Church Street, Suite 1750
Nashville, Tennessee 37219

BOOK 10150 PG 257

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank of Tennessee		Map 082-4
230 Fourth Avenue North	Same	Parcel 4
Nashville, TN 37201		FB 20W-28745

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 Middle Tennessee, ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 9071, Page 87, 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 $53,000.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Wayne Offutt, Sr., unmarried, (collectively, 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 10112, Page 986, Register's Office for Davidson County, Tennessee;

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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 July 11, July 18, and July 25, 1996, 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 2nd day of August, 1996, 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 $51,951.68;

NOW THEREFORE, for and in consideration of the sum of $51,951.68, 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 Nos. 73, 74 and the north one-half of Lot No. 72 of Oakwood Park of record in Plat Book 421, Page 12, Register's Office for Davidson County, Tennessee, reference is hereby made to said plan for a more complete description.

Said Lots and part of Lot adjoin and front together 77.5 feet on the east side of North 5th Street and runs back between parallel lines 165 feet to an alley.

Being the same property conveyed to Wayne Offutt, Sr., Unmarried, by deed from Wanda Williams, of record in Book 9071, Page 84, said Register's Office.

The subject property has a street address of 1107 North 5th Street, 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 5th day of August, 1996.

R. Garry Chaffin
Substitute Trustee

02 12408
IDENTIFICATION REFERENCE

95 AUG -8 AM 8:25
REGISTER
DAVIDSON COUNTY, TN.

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 5th day of August, 1996.

Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires: 7/24/99

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $51,951.68. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin, Substitute Trustee

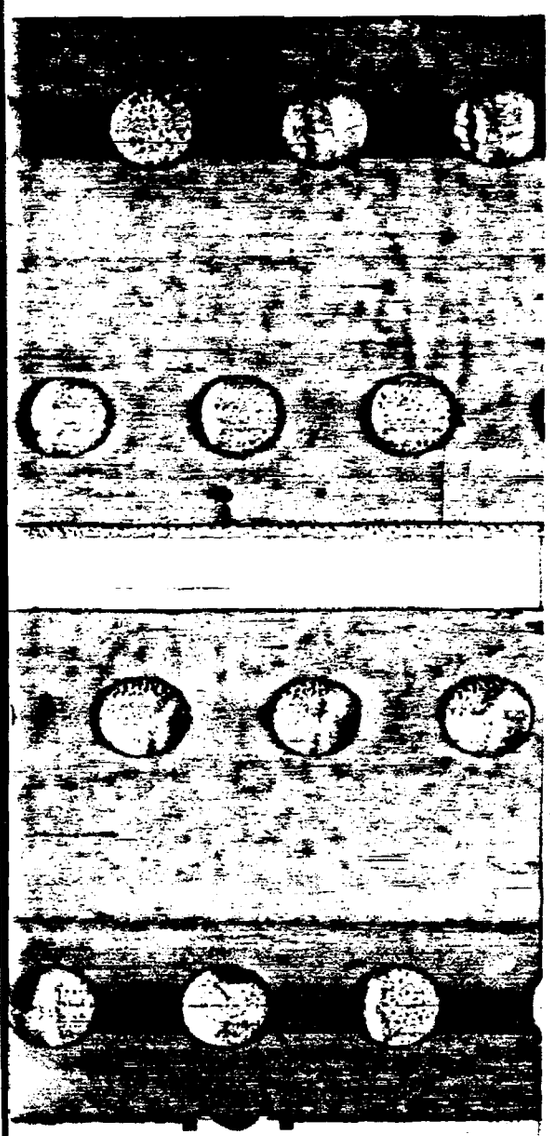
Sworn to and subscribed before me this
5th day of August, 1996.

Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 7/24/99

F:OFFUTT.FOR



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

RECEIVED OF _____

FOR _____

BOOK 10150 PG 259

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 51951.68
CON TX 192.23
PRFEE 1.00
WDEED 8.00
TOTAL 201.23
CHECK 201.23

08/08/96 01 08:31 0001 4742

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0212408
IDENTIF. ↑ REFERENCE

96 AUG -8 AM 8:25

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1017345