Box 33-B

ADDRESS NEW OWNERS:
Kevin McGinn and
Preston Perkerson
6616 Ellesmere Rd.
Nashville, TN 37205

SEND TAX BILLS TO:
Same

MAP/PARCEL:
115-1-56

BOOK 10192 PG 548

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 9556, Page 966, 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 $38,350.00, dated December 21, 1994;

WHEREAS, by and through the above described Deed of Trust, the grantor, Bette J. Watson and Bette J. Watson, Guardian for Leslie Raye Watson, a Minor, (collectively, the "Borrower") conveyed the real property described herein to George R. Archer, 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 10156, Page 337, Register's Office for Davidson County, Tennessee;

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 August 22, August 29, and September 5, 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 13th day of September, 1996, appear and conduct the sale of the herein described property;

WHEREAS, the Grantees, Kevin McGinn and Preston Perkerson, did place the highest bid for the subject property(ies), being the sum of $102,000.00;

NOW THEREFORE, for and in consideration of the sum of $102,000.00, the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said Grantees, Kevin McGinn and Preston Perkerson, as tenants in common, their respective heirs and assigns, the property described as follows:

Land in Davidson County, Tennessee, being Lot No. 233 on the Plan of Addition to West Meade Hills and Resubdivision of Lot 80, West Meade Hills Section 3 Revised, as shown on plat of record in Plat Book 3600, page 18, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Clyde R. Watson, by deed of record, in Book 4766, page 172, Register's Office for Davidson County, Tennessee. Said Clyde R. Watson Having since died. Said property was vested in Bette J. Watson and Leslie Raye Watson by the Last Will and Testament of Clyde R. Watson of record in Book 9214, page 677, Register's Office for Davidson County, Tennessee; further, said property being the same property described in the deed of trust executed by Bette J. Watson individually and Bette J. Watson, Guardian for Leslie Ray Watson, a minor, for the benefit of SouthTrust Bank of Tennessee, appearing of record in Book 9556, Page 966, Register's Office for Davidson County, Tennessee.

The said property has a street address of: 754 Rhonda Lane, Nashville, TN 37205.

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 13th day of September, 1996.

R. Garry Chaffin
Substitute Trustee

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 13th day of September, 1996.

Notary Public

My Commission Expires: 3-21-98

LINDA F. BURNSED
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

96 SEP 16 PM 4:02
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

0225897
IDENTIF. & REFERENCE

BOOK 10192 PG 550

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $102,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin

Sworn to and subscribed before me this 13th day of September, 1996.

Notary Public

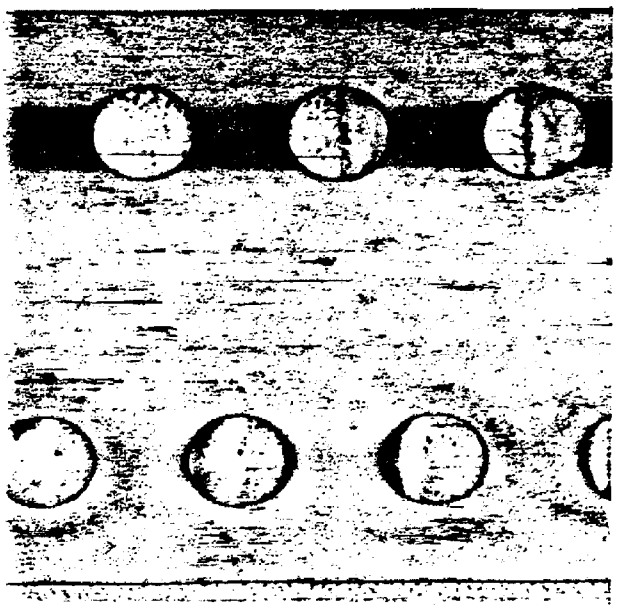
My Commission Expires: 3-21-98

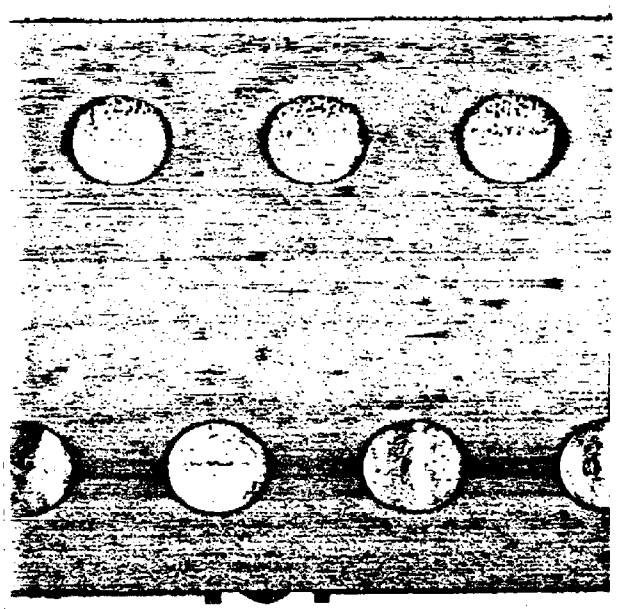
LINDA F. BURNSED
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

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

7174 09/13 0101 03CHECK 390.40

i:fordeed.wat





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10192 PG 551

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	
			102000.00	
			CON TX 377.40	
			PRFEE 1.00	
			WDEED 12.00	
			TOTAL 390.40	
			CHECK 390.40	
09/16/96	01		16:06 0001 9174	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0225897 IDENTIF. # REFERENCE

96 SEP 16 PM 4:02

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 1031615