THIS INSTRUMENT PREPARED BY:
B. Paul Hatcher, Attorney
Hardwick-Hogshead Building
600 Georgia Avenue, Suite Three
Chattanooga, Tennessee 37402

BOOK 10197 PG 629

TRUSTEE'S DEED

THIS INDENTURE, made this the **20th** day of **September, 1996**, by and between **B. PAUL HATCHER**, Substitute Trustee, of Chattanooga, Hamilton County, Tennessee, First Party, and **VANDERFORD FINANCIAL CORPORATION**, a Utah corporation, (formerly known as West Star Financial Corporation) Second Party:

W I T N E S S E T H:

WHEREAS, on the 18th day of May, 1994, **RONALD L. BARRETT and wife, TAMMY R. BARRETT,** did duly execute to Lehman Land Title, Trustee, a certain Deed of Trust, which was duly registered in the Register's Office for Davidson County, Tennessee, in Book 9361, page 613, and whereby did convey the hereinafter described property situated in Davidson County, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 211, Section 3, Highlands of Tulip Grove of record in Book 4675, page 140, Register's Office for said county, to which reference is made for a more complete description.

Reference to prior title is made to Deed recorded in Book 7603, page 388, in the Register's Office of Davidson County, Tennessee. See also Deed in Book 9473, page 467, said Register's Office.

Subject to Restrictive Covenants contained in instrument of record in Book 4793, page 157 as made applicable of record in Book 4849, page 767, amended in Book 5020, page 58, amended in Book 5028, page 357, amended in Book 5545, page 321, and amended in Book 6017, page 179, in the Register's Office of Davidson County, Tennessee.

Subject to matters shown on Plan of record in Book 4675, page 140, said Register's Office.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

WHEREAS, Lehman Land Title, Trustee, the predecessor of First Party, was unable to serve and B. Paul Hatcher was named Substitute Trustee by instrument dated July 23, 1996, of record in Book 10144, page 850, in the Register's Office for Davidson County, Tennessee; and

WHEREAS, the said trust was made for the purpose of securing a certain original principal indebtedness of Seventy-four Thousand One Hundred Sixty-nine and No/100 Dollars ($74,169.00), as evidenced by one note payable to West Star Financial Corporation, which is now known as Vanderford Financial Corporation; and

WHEREAS, the same was not paid at maturity but default was made, and thereupon, at the request of the beneficiary of said trust, the First Party hereto did duly advertise the said property of said trust on August 29, 1996, September 5, 1996, and September

12, 1996 in the newspaper in Davidson County, Tennessee which carries legal advertisements, to wit: *The Nashville Record*, giving the time, place and terms of the sale; and

WHEREAS, on the **20th** day of **September, 1996,** at or about Ten o'clock a.m. at the Main (South) door of the Davidson County Courthouse, Nashville, Tennessee, the time and place fixed, the said property was offered for sale at public auction for cash in hand and in bar of the right and equity of redemption, as provided in said trust, and being cried for a reasonable time, was finally struck off to the Second Party, at its bid of **Sixty-four Thousand Five Hundred Sixteen and NO/100 DOLLARS ($64,516.00)**, it being the highest and best bidder, which sum was in hand paid and then applied as directed and provided by said Deed of Trust.

NOW, THEREFORE, in consideration of the premises and the sum aforesaid bid and paid, the First Party hereto, as Substitute Trustee, does hereby bargain, sell, transfer, and convey, unto the Second Party the parcel or lot of land hereinabove described, to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances thereof and thereunto belonging and appertaining, as an inheritance in fee, and free from all right and equity of redemption in the makers of said Deed of Trust and all persons claiming through or under them, subject to any unpaid taxes, and also subject to any rights, reservations, restrictions and easements as shown by the public records.

First Party covenants that, as Substitute Trustee, he is lawfully seized of said property, has good right to convey, and will and does warrant unto said Second Party, their heirs, executors, administrators and assigns, the title to said property as against all persons claiming by, through or under First Party, but no further or otherwise.

WITNESS, my hand and seal at office in Davidson County, Tennessee, this 20th day of September, 1996.

B. Paul Hatcher

B. PAUL HATCHER
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
)
COUNTY OF Davidson)

Before me, the undersigned authority, personally appeared **B. Paul Hatcher, Substitute Trustee**, the within named bargainor, with whom I am personally acquainted, and who, upon oath, acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office in Davidson County, Tennessee, the 20th day of September, 1996.

JO ANN SMITH NOTARY PUBLIC DAVIDSON COUNTY STATE OF TENNESSEE

Jo Ann Smith
Notary Public

My Commission Expires:
11/28/98

BOOK 10197 PG 631

TAX MAP PARCEL NO.

75-7-148

NAME AND ADDRESS OF GRANTEE(S):

Vanderford Financial Corporation
c/oInland Mortgage Corporation
9265 Counselor's Row
Box 40616
Indianapolis, IN 46240-0616

SEND TAX NOTICES TO:

Secretary of Veterans Affairs
c/o Director, VA Regional Office
110 9th Avenue South
Nashville, TN 37203

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is **$64,516.00**.

Blank Hatcher
Affiant

Sworn to and subscribed before me
this 20th day of September, 1996.

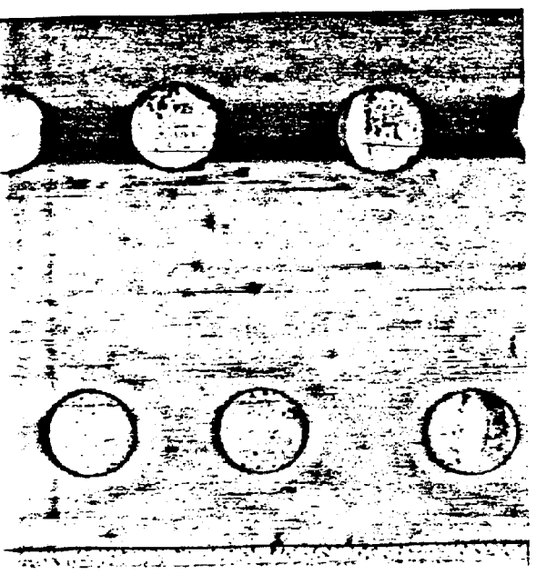
Patricia Smith
Notary Public

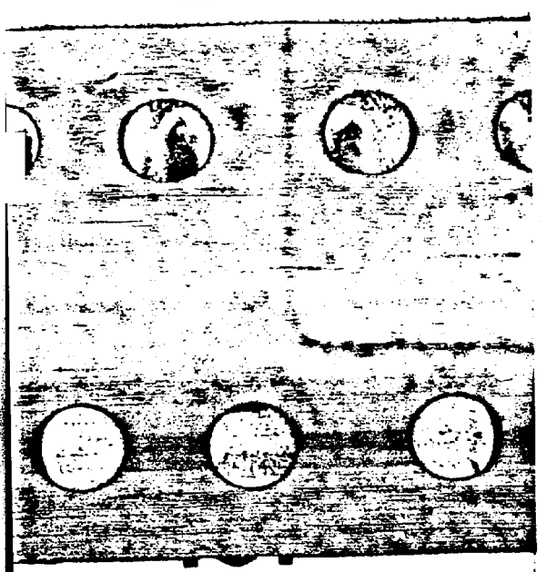
My Commission Expires:
11/28/98

0227443
IDENTIF. & REFERENCE

96 SEP 20 AM 10:34
FELIA [illegible] REGISTER
DAVIDSON COUNTY, TN.

0810 09/20 0101 03CHECK 251.71





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10197 PG 632

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	64516.00
CON TX	238.71
PRFEE	1.00
WDEED	12.00
TOTAL	251.71
CHECK	251.71

09/20/96 01 10:39 0001 0810

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0227443
IDENTIF. & REFERENCE

96 SEP 20 AM 10:34

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1033229