Box 40-13

SEND TAX BILLS TO NEW OWNER:
Associates Financial Services Company, Inc.
300 Decker Drive, Suite 300
Irving, Texas. 75062

Map 91-5
Parcel 16
8DA-25015

THIS INSTRUMENT PREPARED BY:
Robert F. Doyle, Attorney
613 Woodland Street
Nashville, Tennessee. 37206

SUBSTITUTE TRUSTEE'S DEED BOOK 10254 PG 747

WHEREAS, under a Deed of Trust dated March 24, 1995, and recorded in Book 9629, page 401, Register's Office, Davidson County, Tennessee, LYLE A. WADE conveyed to G. H. Pryor, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated October 10, 1996 and recorded in Book 10239, page 399, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed Robert F. Doyle as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions and payments made as provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested Robert F. Doyle, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, Robert F. Doyle, Substitute Trustee, did give twenty one days notice of the time, place and terms of the sale by advertisement in three weekly publications in The Nashville Record a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of October 17th, 24th, and 31st, 1996 stating that on November 8th, 1996, at 10:15 A.M. at the front door of the Davidson County Courthouse as located on the Public Square in Nashville, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from equity of redemption, the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid Davidson County real estate taxes; restrictive covenants, easements, setback lines, and any and all redemption rights, including the right of redemption of any governmental agency, and any prior liens or encumbraces, and

WHEREAS, on said date at the time and place stated in said advertisement,

and on said terms, I, Robert F. Doyle, Substitute Trustee, offered said property for sale at public outcry and sold said property to Associates Financial Services Company, Inc. for $55,526.52, which amount was the highest, best and last bid.

NOW, THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best and last bid as set out above, the receipt of which is hereby acknowledged, and Associates Financial Services Company, Inc., being owner and holder of the indebtedness secured by said Deed of Trust, and the beneficiary of said sale, and its indebtedness, together with expenses of said sale amounting to more than said bid, accordingly it is not required to pay any cash to the said Trustee. I, Robert F. Doyle, Substitute Trustee do hereby bargain and sell, and by these presents transfer and convey unto the said Associates Financial Services Company, Inc. (hereinafter referred to as Grantee) its successors and assigns, the following described property in the State of Tennessee, Davidson County, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 5 on the Plan of Moss-Wood Subdivision, of record in Book 2663, page 102, Register's Office for said County.
>
> Said Lot No. 5 fronts 60 feet on the southerly margin of James Avenue and extends back 130 feet on the westerly line and 130 feet on the easterly line to a dead line in the rear, measuring 60 feet thereon.
>
> Being the same property conveyed to Lyle A. Wade by deed recorded on June 22, 1992, in Deed Book 8657, page 666, of the Register's Office for Davidson County, Tennessee.

This is improved property located at 660 James Avenue, Nashville, Tennessee. 37209

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to the Grantee, its successors and assigns, forever, but subject to said Davidson County real estate taxes, restrictive covenants, easements, setback lines, etc. as aforesaid all of record in said Register's Office.

And I do further transfer and assign unto the said Grantee all of the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this 8th day of November, 1996.

Robert F. Doyle, Substitute Trustee

SUBSTITUTE TRUSTEE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Robert F. Doyle, Substitute Trustee, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this 8th day of November, 1996.

Jo Ann Smith

MY COMMISSION EXPIRES 11/28/98 NOTARY PUBLIC

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $55,526.52.

Robert F. Doyle

Affiant

Subscribed and sworn to before me, this 8th day of November, 1996.

Jo Ann Smith

MY COMMISSION EXPIRES 11/28/98 NOTARY PUBLIC

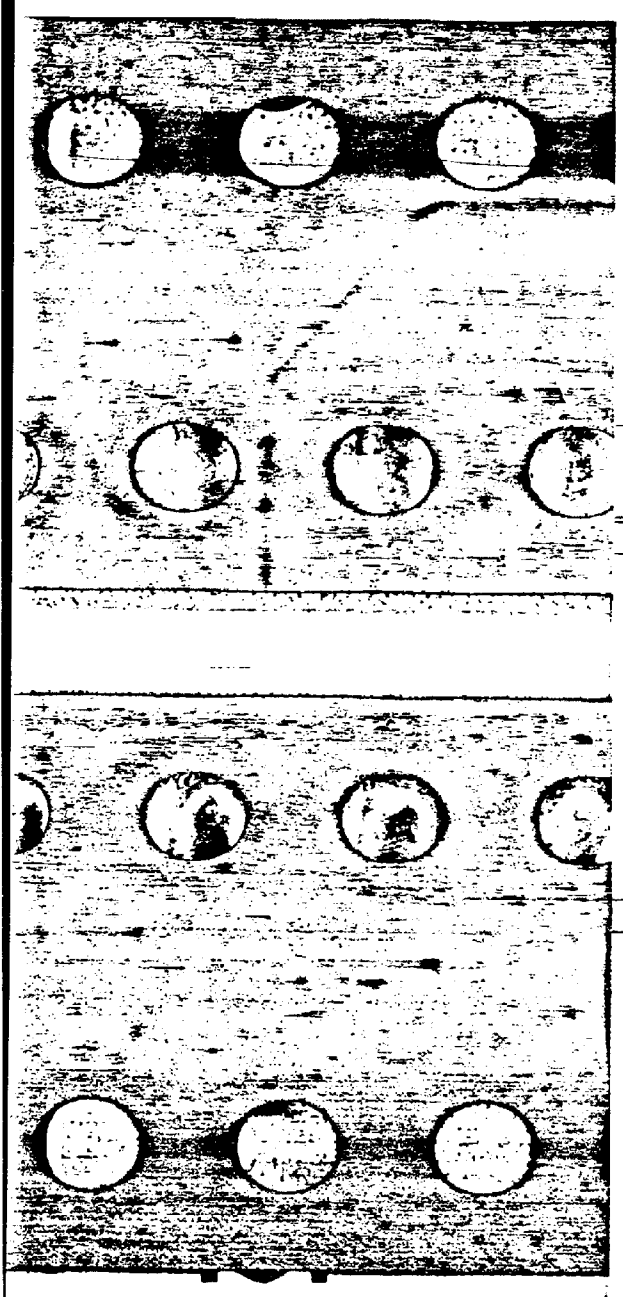
0245050

IDENTIFICATION REFERENCE

96 NOV -8 AM 10:30

ELIZA MILLER REGISTER
DAVIDSON COUNTY, TN.

9654 11/08 0101 03CHECK 218.45



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10254 PG 750

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			AMT	555528.52
			CON TX	205.45
			PRFEE	1.00
			MISC	12.00
			TOTAL	218.45
			CHECK	218.45
11/08/96	01		10:32 0001	9654

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0245050
IDENTIF. # REFERENCE

96 NOV -8 AM 10:30

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1086570