ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
Beneficial Finance	Same	Lowe & Baron Atty.
P.O. Box 110307		405 A Two Mile Pike
Nashville, TN 37222-0307		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 15, 1995, of record in Book 9174, Page 474, Register's Office for Davidson County, Tennessee, Doshie A. Swinger, conveyed certain real property therein described to T.M. Curtis, Trustees, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated October 2, 1996, Lowe & Baron Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of T. M. Curtis, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 10211, Page 599, 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, Tennessee, said notice being first published on October 17, 1996, and thereafter on October 24, 1996, and October 31, 1996, which notice of sale advertised the sale of the property hereinafter described for November 7, 1996 at 1:00 P.M.; and

WHEREAS, on November 7, 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 Twenty Five Thousand Five Hundred Twenty Nine and 52/100 Dollars ($25,529.52), 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, Lowe & Baron Attorneys, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto Beneficial Tennessee, it successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being Lot No. 30 and in the southerly 8 inches of Lot No. 29 of the plan of J. L. Valentines Subdivision of Lot No. 1 Woodard Property, as recorded in Plat Book 57, at page 83 Register's Office for said county.

Said Lot No. 30 and part of Lot No. 29 fronts together 34.0 feet on the easterly side of 10th Avenue North, and extends back betwwen parallel lines measuring 174.00 feet to an alley.

This being the same property conveyed to Doshie Swinger from the Secretary of Housing and Urban Development dated April 1991 and recorded May 2, 1991 in Deed Book 8343, at page 455.

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.

Lowe & Baron Attorneys, P.C., as Trustee, do hereby transfer, assign and set over unto said Beneficial 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 13 day of November, 1996.

LOWE & BARON ATTORNEYS, P.C.
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 13 day of November, 1996, before me personally appeared John. H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of Lowe & Baron Attorneys, P.C. and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and of said corporation.

Notary Public

My Commission Expires: 11-22-97

1170 11/14 0101 03CHECK 103.46

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $25,529.52. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 13 day of November, 1996.

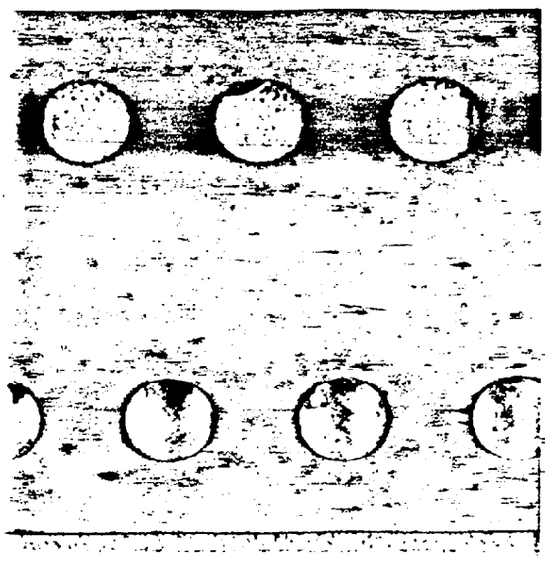
Notary Public

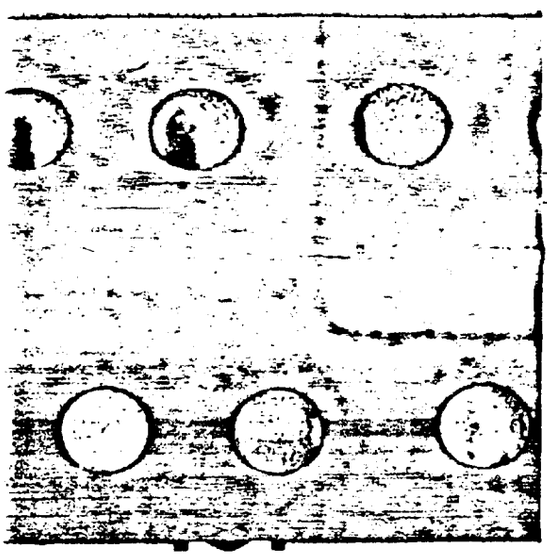
My Commission Expires: 11-22-97

0246457
IDENTIF. ↑ REFERENCE

96 NOV 14 AM 10:23
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

PICK-UP





OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10258 PG 944

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 25529.52
CON TX 94.46
PRFEE 1.00
WDEED 8.00
TOTAL 103.46
CHECK 103.46

11/14/96 01 10:26 0001 1170

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02464457
IDENTIF. ← REFERENCE

96 NOV 14 AM 10:23

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1088058