THIS INSTRUMENT PREPARED BY:

JAMES A. CARNEY
Attorney at Law
905 Stahlman Building
Nashville, Tennessee 37201

The Name & Address of a Property Owner:	The Name & Address of the Mortgagee:	Map-Parcel Numbers:
Barbara A. Howard 3704 N. Station Street Indianapolis, Indiana 46218	NO MORTGAGE ESCROW SEND TAX BILLS TO: SAME	Map 81-16 Parcel 705

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, a Deed of Trust was executed by Clarence C. Howard on the 24th day of May, 1990, conveying the subject property, hereinafter described, to Michael F. Mondelli, Trustee, as recorded in Book 8118, page 629, Register's Office for Davidson County, Tennessee, securing payment of a promissory note payable to Colonial Construction Company in the principal sum of Eleven Thousand Six Hundred Fifty Five ----- And No/00 ----- ($11,655.00) Dollars, plus interest; and

WHEREAS, J. A. Carney was subsequently appointed Substitute Trustee by instrument of record in Book 10265, page 342, Register's Office for Davidson County, Tennessee; and

WHEREAS, default was made in the payment and conditions of said note and the owner and holder of said note instructed J. A. Carney, Substitute Trustee, to institute foreclosure proceedings as provided in the terms of said instrument; and

WHEREAS, J. A. Carney, Substitute Trustee, did advertis ein accordance with the provisions of said Deed of Trust, giving notice of an intent to sell said property at the South (front) door of the Courthouse in Nashville, Davidson County, Tennessee on Friday, the 22nd day of November, 1996 at 1:20 o'clock p.m.; and

WHEREAS, at the time and place stated in said advertisement, the said J. A. Carney, Substitute Trustee, offered the property, hereinafter described, for sale to the highest bidder for cash at public outcry, free from the statutory and equity of redemption, homestead, dower and all other exemptions which were expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes and superior liens of record; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I. J. A. Carney, Substitute Trustee, offered for sale and

sold said property to BARBARA A. HOWARD for the sum of Twelve Thousand ---------- And No/00 ---------- ($12,000.00) Dollars, and cancellation of the indebtedness, which amount was the highest, best and last bid.

NOW, THEREFORE, FOR AND IN CONSIDERATION of the sum of Twelve Thousand ---------- And No/00 ---------- ($12,000.00) Dollars, cash in hand paid, and the cancellation of the indebtedness, I, J. A. Carney, Substitute Trustee, do hereby bargain and sell, and by these presents, transfer and convey unto the said BARBARA A. HOWARD, her heirs and assigns, the following described property in Davidson County, Tennessee, to-wit:

BEING Lot Nos. 8 and 9 in C.M. Holt's Plan of Lots as of record in Book 21, Page 33, Register's Office for Davidson County, Tennessee.

SAID Lot Nos. 8 and 9 front together 92 feet on the easterly margin of Warren Street and extend back between parallel lines 138 feet to an alley.

BEING the same property conveyed to Clarence C. Howard by deed from Anna Belle Washington Green of record in Book 7680, Page 152, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY, commonly known as 922 Warren Street, Nashville, Tennessee 37208.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title and interest thereto belonging to said Grantee, her heirs and assigns, forever, but subject to any and all unpaid real estate taxes and superior liens of record.

I assign to said Grantee any and all warranties held by me as Substitute Trustee, but not otherwise.

WITNESS my hand on this the 22nd day of November, 1996.

J. A. Carney Substitute Trustee.

J. A. CARNEY, 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, J. A. Carney, 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, this 22nd day of November, 1996.

NOTARY PUBLIC

BEVERLY M. HOBBS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 5/23/98

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $12,000.00.

Barbara A. Howard
AFFIANT

Sworn to and subscribed before me this 22nd day of November, 1996.

NOTARY PUBLIC

BEVERLY M. HOBBS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

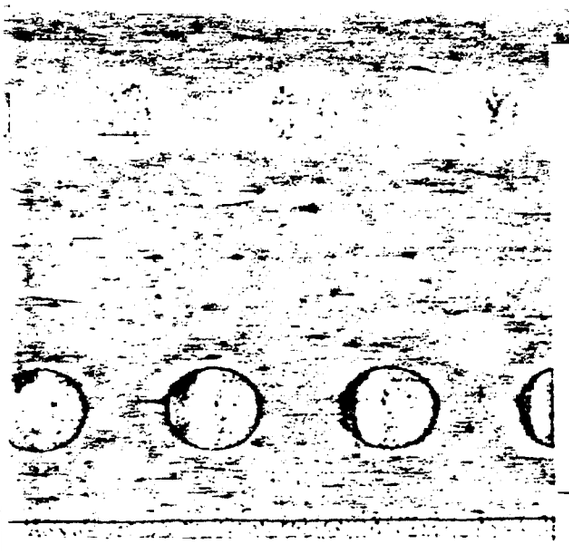
My Commission Expires: 5/23/98

024917
IDENTIF. & REFERENCE

96 NOV 22 PM 2:57
REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

8523 11/22 0101 03CHECK 57.4



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

RECEIVED OF _____

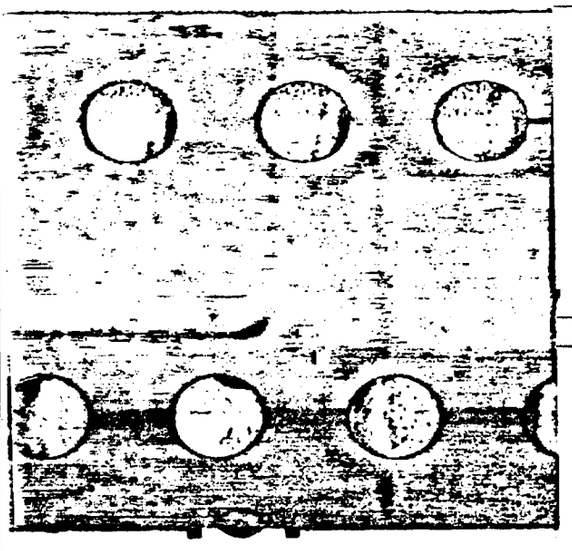
FOR _____

BOOK 10268 PG 417

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 12000.00
				CON TX 44.40
				PRFEE 1.00
				WDEED 12.00
				TOTAL 57.40
				CHECK 57.40
			11/22/96 01	14:56 0001 8523

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



024941 7
IDENTIF. # REFERENCE

96 NOV 22 PM 2:57
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1091223