THIS INSTRUMENT PREPARED BY
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124-1155

BOOK 10317 PG 626

NAME: Bobby D. Wheeler
S&K#: 96-0506
LOAN#: 146989-2

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 22, 1983, recorded in Book 6103, Page 896, and re-recorded in Book 6110, Page 77, Register's Office of Davidson County, Tennessee, Johnny Ray Ownby and wife, Robin Lynn Ownby, conveyed to Warren H. Wild, Jr., Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 10234, Page 378, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on **JANUARY 8, 1997**, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Wendell Ethridge, as trustee, whose address is 105 Cherry Branch Lane, Old Hickory, TN 37138, at and for the sum of $62,000.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Wendell Ethridge, as trustee, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Wendell Ethridge, as trustee, his heirs and assigns, in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to-wit:

Described property located in Old Hickory, Davidson County, Tennessee, to wit:

Being Lot 275 on the Plan of Sherwood Forest Section Four, of record in Book 4460, Page 182, Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete description of said lot.

This legal description is identical with that in Deed recorded in Book 6103, Page 896, and re-recorded in Book 6110, Page 77, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 6103, Page 896, and re-recorded in Book 6110, Page 77, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6806, Page 863, Register's Office for Davidson County,

Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements, State and Federal tax liens and any other matter of record.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Wendell Ethridge, as trustee, his heirs and assigns, in fee simple forever.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 8th day of January 1997, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year written above.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm. Exp. 8-22-2000 SHELBY CO., TN

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $62,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the date written above.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm. Exp. 8-22-2000 SHELBY CO., TN

PROPERTY ADDRESS: 4756 Cascade Drive, Old Hickory, Tennessee 37138

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Wendell Ethridge
105 Cherry Branch Lane
Old Hickory, TN 37138

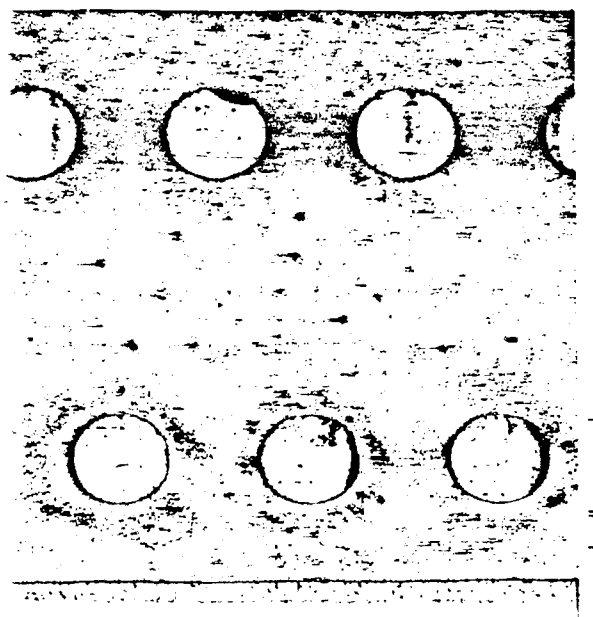
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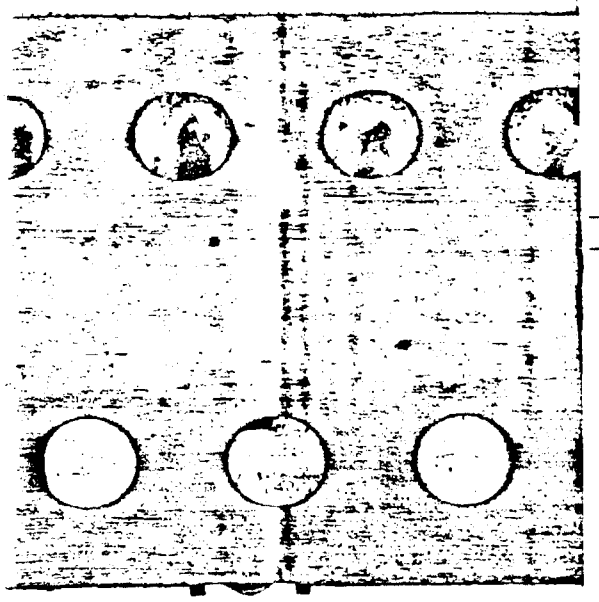
S & K #:96-0506
Map & Parcel - 64 12 5

4160 01/13 0101 03CHECK 238.40

02263552
IDENTIF. & REFERENCE

97 JAN 13 AM 11:16
FELIX E. ROBINSON REGISTER
DAVIDSON COUNTY, TN.





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

RECEIVED OF _____

FOR _____

BOOK 10317 PG 628

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 62000.00
CON TX 229.40
PRFEE 1.00
WDEED 8.00
TOTAL 238.40
CHECK 238.40

01/13/97 01 11:16 0001 4160

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02263552
IDENTIF. ↑ REFERENCE

97 JAN 13 AM 11:16
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1106674