This Instrument Prepared By:

David M. Smythe
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144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

BOOK 10353 PG 638

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows: Send Tax Bills To: Map-Parcel Nos.

First American National Bank
First American Center
Nashville, TN 37237

Same

Map 092-06-0
201.00

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $15,000.00.

David M Smythe
Affiant

Subscribed and sworn to before me, this 19th day of February, 1997.

NOTARY PUBLIC AT LARGE

Elizabeth M. Amos
Notary Public

My Commission Expires: 1/20/99

7825 02/19 0101 03CHECK 68.50

WHEREAS, by Deed of Trust dated July 29, 1994, and recorded in Book 9431, Page 1, Register's office for Davidson County, Tennessee, Geauthor Levine Hayes, a single person, conveyed to Guaranty Title Company, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument recorded in Book 10314, Page 892, said Register's office; 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement the sale was appointed to be held on the 18th day of February, 1997, at 11:00 o'clock A.M. at the south front door of the Davidson County Courthouse, Nashville, Tennessee; 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 sale, First American National Bank, being the highest and best bidder became the purchaser of said property at and for the sum of Fifteen Thousand Dollars ($15,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto First American National Bank the following real estate:

Being Lot No.6 on the Plan of Carriek's subdivision of Block "L" of the Heffernan Property, not of record, described as follows:

Beginning on the northerly margin of Herman, formerly Zollicoffer or Jackson Street, at a point 237 feet east of the easterly margin of 28th Avenue North, being the corner of Lots Nos. 5 and 6; thence with the line between said two lots, northwardly 150 feet to the southerly margin of an alley; thence with said alley eastwardly 50 feet to the corner of Lots Nos. 6 and 7; thence with the line between said two lots, southwardly 150 feet to the northerly margin of Herman Street; thence with said street, westwardly 50 feet to the beginning.

Being the same property conveyed to David Hayes and wife, Ada Hayes, by deed from Claude Allen McDonald, of record in Book 5755, Page 93, Register's Office for Davidson County Tennessee; further conveyed to Geauthor Levine Hayes by Quitclaim Deed from Ada Hayes, of record in Book 9353, Page 992, said Register's office.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all right of homestead, equity of redemption, statutory right of redemption and all other rights and exemptions of every kind including, but not limited to, a statutory right to an elective share in the property in the maker of said Deed of Trust, and all persons claiming through and under said maker.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First American National Bank, its representatives, successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 19th day of February, 1997.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

BOOK 10353 PG 640

Personally appeared before me, Elizabeth M. Ames, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 19th day of February, 1997.

Elizabeth M. Ames
Notary Public

My Commission Expires: 1/20/99.

NOTARY PUBLIC

02714387
IDENTIF. & REFERENCE