REF. 1761287 / WMRB&F NO. 704-57

BOOK 10422 PG 749

THIS INSTRUMENT PREPARED BY:
Robert M. Wilson, Jr.
Attorney at Law
17 West Pontotoc
Memphis, TN 38103
(901) 578-8878

1414 04/21 0101 03CHECK 480.44

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated the March 25, 1988, and recorded in book 7501 at page 43, in the Register's Office of Davidson County, Tennessee, Mr. David L. Bridges and Ms. Flora W. Bridges conveyed to Michael T. Bates, Attorney, as Trustee for Gibraltar Moneycenter, Inc., a California Corporation, 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 Robert M. Wilson, Jr., as Substitute Trustee by instrument of record recorded in book 10330 page 619, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed and the holder of said deed of trust 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 said Deed of Trust by which advertisement of the sale was appointed to be held on April 4, 1997 at the main door of the courthouse, in Nashville, Davidson County, 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 time the said property was struck off and sold to STATE STREET BANK AND TRUST COMPANY AS TRUSTEE, at and for the sum of One Hundred Twenty-seven Thousand Four Hundred Fifteen and Zero Cents $127,415.00, 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 with the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by STATE STREET BANK AND TRUST COMPANY AS TRUSTEE of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said STATE STREET BANK AND TRUST COMPANY AS TRUSTEE, its successors and assigns, the property above mentioned and now further described as being in Nashville, Davidson County, State of Tennessee, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 2 ON THE PLAN OF CUMBERLAND RIVER ESTATES, OF RECORD IN BOOK 4175, PAGE 106, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

Commonly known as: 120 Pineywood Acres Drive, Madison, TN 37115

BOOK 10422 PG 750

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditament thereunto belonging or in any way appertaining unto STATE STREET BANK AND TRUST COMPANY AS TRUSTEE, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Substitute Trustee, on 14 day of April, 1997, has hereunto set his hand and seal.

Robert M. Wilson, Jr., Substitute Trustee
WILSON, MCCALLA, RAYMER, BARRETT & FRAPPIER

STATE OF ARKANSAS
COUNTY OF PULASKI

On the 14 day of April, 1997, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared, Robert M. Wilson, Jr., to me known to be the person described in and who executed the foregoing instrument, and acknowledged the 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 above written.

Matthew D. Martin
NOTARY PUBLIC
My Commission Expires: 09-24-06

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

State Street Bank
c/o Ryland Mortgage
11000 Broken Land Parkway
Columbia, MD 21044

OFFICIAL SEAL
MATTHEW D MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

Map 63 Parcel 134.00

FORM FOR OATH

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $127,415.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Subscribed and sworn to before me this 14th day of April, 1997.

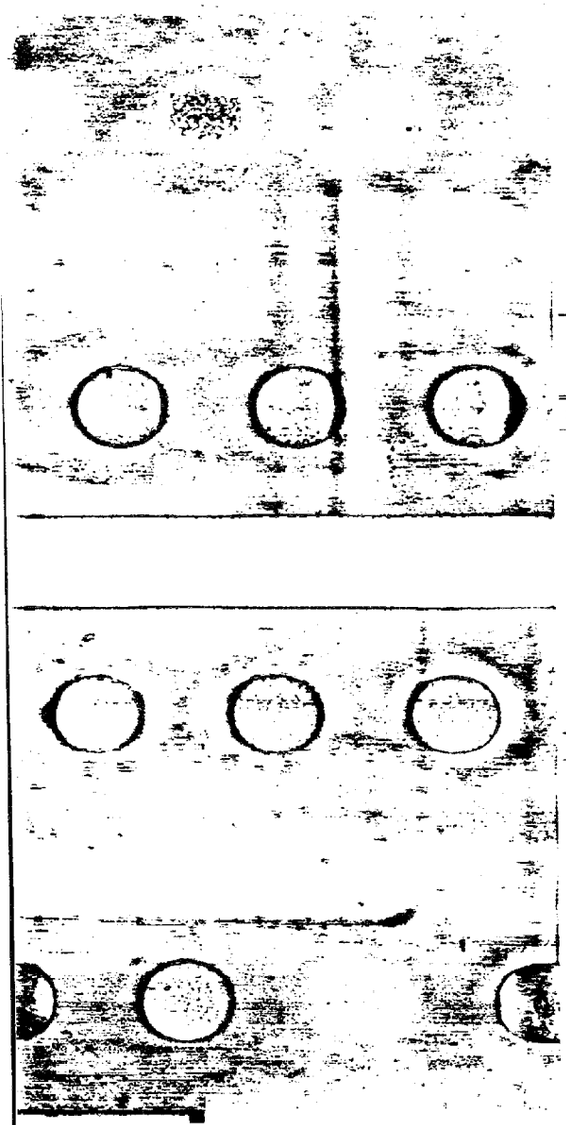
Matthew D. Martin
Notary Public

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

MAIL ENV.

0296158
IDENTIFICATION REFERENCE

97 APR 21 PM 3:53



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

RECEIVED OF _____

FOR _____

BOOK 10422 PG 751

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	
				127415.00
			CON TX	471.44
			PRFEE	1.00
			WDEED	8.00
			TOTAL	480.44
			CHECK	480.44
04/21/97	01		09:56 0001	1414

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0296158
IDENTIF. # REFERENCE

97 APR 21 AM 9:53
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 1141553