This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 50-2 5

NO MORTGAGE
New Owner - Send Tax Bills:
FIRST INVESTMENT COMPANY
P. O. BOX 729
COLUMBUS, OH 43216-0729

SUBSTITUTE TRUSTEE'S DEED BOOK 10423 PG 790

WHEREAS, on the Twenty-first day of January, 1994, I. DYKE TATUM, was named Trustee in a Deed of Trust of even date executed by CHARLES N. CLAY AND WIFE, MELISSA Y. CLAY, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $64,700.00, principal and interest at 8.000% per annum on the unpaid balance, said Deed of Trust being recorded in Book 9229, Page 272, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: February 27, 1997 / March 6, 1997 / March 13, 1997, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on Tuesday, March 25, 1997*, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time FIRST INVESTMENT COMPANY, P. O. BOX 729, COLUMBUS, OH, submitted the highest and best bid in the amount of $ 49,141.00 . *and continued to April 18, 1997,

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to FIRST INVESTMENT COMPANY, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

BEING LOT NO. 5, ON THE PLAN OF WILLOW CREEK, SECTION ONE, OF RECORD IN PLAT BOOK 5200, PAGE 629, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CHARLES N. CLAY AND WIFE, MELISSA Y. CLAY BY DEED FROM STEPHEN E. RAY OF RECORD IN BOOK 9020, PAGE 526, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

97 APR 21 PM 3:01

0296500

IDENTIFICATION REFERENCE

I, I. DYKE TATUM, Substitute Trustee, convey to FIRST INVESTMENT COMPANY, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, this Twenty-fifth day of March, 1997.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, 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 office at NASHVILLE, Tennessee, this Twenty-fifth day of March, 1997.

Melanie L Brewer
Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

My Commission Expires: 11/28/98.

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 49,141.00.

Affiant

Subscribed and sworn to before me, this Twenty-fifth day of March, 1997.

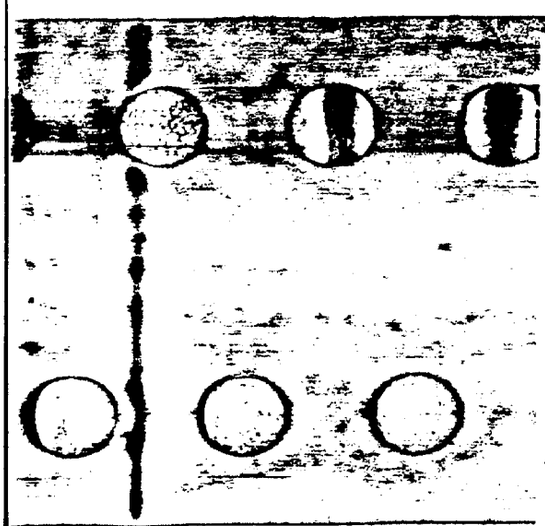
Melanie L Brewer
Notary Public

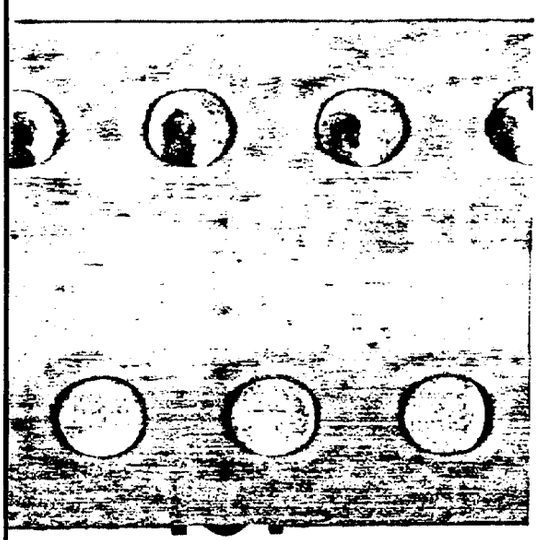
NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

My Commission Expires: 11/28/98.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

1790 04/21 0101 03CHECK 192.83





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10423 PG 792

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	49141.00
CON TX	181.83
PRFEE	1.00
WDEED	8.00
TOTAL	190.83
CHECK	190.83

04/21/97 01 15:06 0001 1790

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0296500

IDENTIFICATION REFERENCE

97 APR 21 PM 3:01

REGISTER

No. 1141927