ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
Amon Ringemann 3937 Gallatin Road at Ardee Nashville, TN 37216	Same	71-11/114

BOOK 10458 PG 66

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank of Tennessee, N.A. - Nashville, formerly SouthTrust Bank of Middle Tennessee, ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 9092, Page 367, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), which Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $41,900.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Patricia R. Holt and husband, Bruce E. Holt (collectively, the "Borrower") conveyed the real property described herein to George R. Archer, Jr., for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Book 10422, Page 534, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property(ies) for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property(ies) for sale in the "Nashville Record" on April 24, May 1, and May 8, 1997, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 16th day of May, 1997, appear and conduct the sale of the herein described property;

WHEREAS, Amon Ringemann did place the highest bid for the subject property(ies), being the sum of $13,100.00;

NOW THEREFORE, for and in consideration of the sum of $13,100.00, the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said Amon Ringemann, the Grantee herein, its heirs and assigns, the property described as follows:

SEE **EXHIBIT A,** ATTACHED, FOR A COMPLETE LEGAL DESCRIPTION OF THE SUBJECT PROPERTY HEREBY CONVEYED

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantees, their heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 16th day of May, 1997.

R. Garry Chaffin
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 R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Substitute Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the ~~15th~~ 16th day of May, 1997.

AMY BRYSON SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 3/24/01

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $13,100.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin, Substitute Trustee

Sworn to and subscribed before me this 16 day of May, 1997.

AMY BRYSON SMITH NOTARY PUBLIC

Notary Public

My Commission Expires: 3/24/01

THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

L:foredeed.holt
S8001-24

PICK-UP

RECEIVED FOR RECORD
DAVIDSON COUNTY, TN.
97 MAY 19 AM 11:21

IDENTIFICATION REFERENCE
03061132

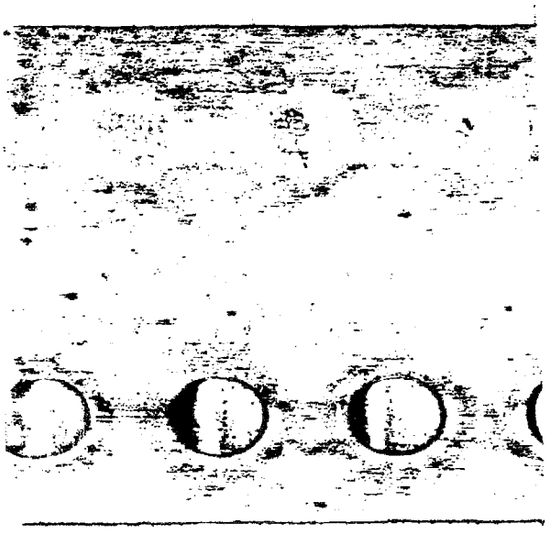
EXHIBIT A

Land in Davidson County, Tennessee, being the easterly 50 feet of Lot No. 35, on the plan of Trinity Heights Addition, as of record in Book 161, page 38, Register's Office for Davidson, Tennessee.

Said part of Lot No. 35 fronts 50 feet on the northerly side of Marshall Avenue and runs back between parallel lines 150 feet to an alley.

2352 05/19 0101 03CHECK 61.47

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



RECEIVED OF _____

FOR _____ BOOK 10458 PG 69

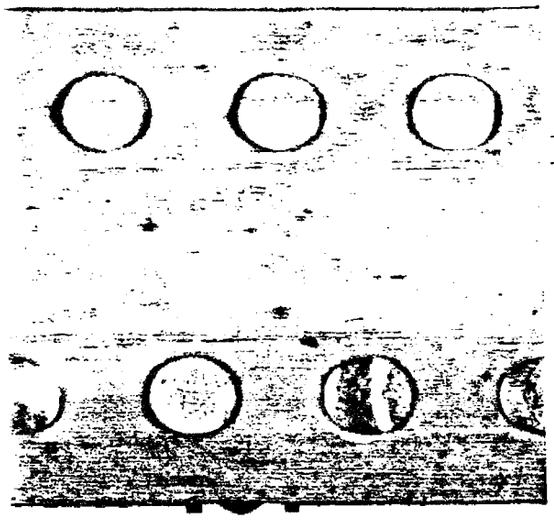
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 13100.00
CON TX 48.47
PRFEE 1.00
WREED 12.00
TOTAL 61.47
CHECK 61.47

05/19/97 01 11:23 0001 2372

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0306132
IDENTIF. # REFERENCE

97 MAY 19 AM 11:21
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No.1152360