4 of

SEND TAX BILLS TO NEW OWNER:
Associates Financial Services
Company of Tennessee, Inc.
300 Decker Drive, Suite 300
Irving, Texas. 75062

Map 82-8
Parcel 173
19W-15635

THIS INSTRUMENT PREPARED BY:
Robert F. Doyle, Attorney
613 Woodland Street
Nashville, Tennessee. 37206

BOOK 10467 PG 589

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated January 4, 1995, and recorded in Book 9566, page 48, Register's Office, Davidson County, Tennessee, LINDA GAIL BOYD, unmarried AND SON, TARRANCE LAMONT BOYD conveyed to J. D. McCord, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated November 1, 1995 and recorded in Book 9860, page 20, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed Robert F. Doyle as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions and payments made as provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested Robert F. Doyle, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, Robert F. Doyle, Substitute Trustee, did give twenty one days notice of the time, place and terms of the sale by advertisement in three weekly publications in The Nashville Business Journal a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of May 5th, 12th, and 19th, 1997 stating that on May 27, 1997, at 10:00 A.M. at the front door of the Davidson County Courthouse as located on the Public Square in Nashville, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from equity of redemption, the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid Davidson County real estate taxes; restrictive covenants, easements, setback lines, and any and all redemption rights, including the right of redemption of any governmental agency, and any prior liens or encumbraces, and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, Robert F. Doyle, Substitute Trustee, offered said property for sale at public outcry and sold said property to Associates Financial Services Company of Tennessee, Inc. for $32,000.00, which amount was the highest, best and last bid.

NOW, THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best and last bid as set out above, the receipt of which is hereby acknowledged, and Associates Financial Services Company of Tennessee, Inc., being owner and holder of the indebtedness secured by said Deed of Trust, and the beneficiary of said sale, and its indebtedness, together with expenses of said sale amounting to more than said bid, accordingly it is not required to pay any cash to the said Trustee. I, Robert F. Doyle, Substitute Trustee do hereby bargain and sell, and by these presents transfer and convey unto the said Associates Financial Services Company of Tennessee, Inc. (hereinafter referred to as Grantee) its successors and assigns, the following described property in the State of Tennessee, Davidson County, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 181 on the Plan of F. O. Beazley's McFerrin Addition as of record in Book 57, page 136, Register's Office for said County.
>
> Said Lot No. 181 fronts 50 feet on the westerly side of Myrtle Street and extends back between parallel lines 150 feet to an alley.
>
> Being the same property conveyed to James Edward Cullom and wife, Roberta Cullom, by deed from T. J. Sterritt and wife, Frances Sterritt, individually and DBA Globe Building & Realty Company, dated September 14, 1960, recorded September 16, 1960, in Book 3131, page 179, Register's Office for Davidson County, Tennessee. Roberta Cullom died on September 16, 1989, leaving James Edward Cullom as surviving tenant by the entireties. James Edward Cullom died on January 12, 1990, devising the property to Linda Gail Boyd and Tarrance Lamont Boyd, by Last Will and Testament from James Edward Cullom, dated October 4, 1989, recorded October 26, 1994, of record in Will Book 177, page 212, in the Probate Office for Davidson County, Tennessee.

This is improved property located at 416 Myrtle Street, Nashville, Tennessee. 37206

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to the Grantee, its successors and assigns, forever, but subject to said Davidson County real estate taxes, restrictive covenants, easements, setback lines, etc. as aforesaid all of record in said Register's Office.

And I do further transfer and assign unto the said Grantee all of the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this 27th day of May, 1997.

Robert F Doyle, Substitute Trustee

SUBSTITUTE TRUSTEE

STATE OF TENNESSEE

5380 05/27 0101 03CHECK 131.40

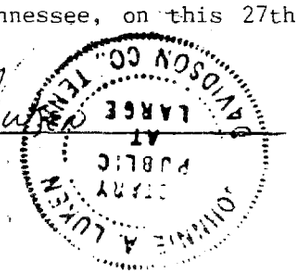
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Robert F. Doyle, Substitute Trustee, 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 Nashville, Tennessee, on this 27th day of May, 1997.

Johnnie A Luker

MY COMMISSION EXPIRES 1-22-97 NOTARY PUBLIC



STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $32,000.00.

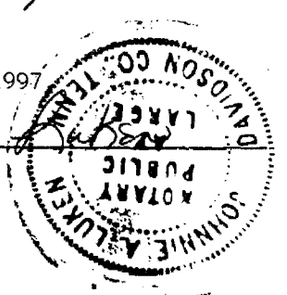
Robert F Doyle

Affiant

Subscribed and sworn to before me, this 27th day of May, 1997.

Johnnie A Luker

MY COMMISSION EXPIRES 1-22-97 NOTARY PUBLIC



0308899
IDENTIF. ↑ REFERENCE

07 MAY 27 PM 2:26
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

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

RECEIVED OF _____

FOR _____

BOOK 10467 PG 592

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 32000.00
CON TX 118.40
PRFEE 1.00
WDEED 12.00
TOTAL 131.40
CHECK 131.40

05/27/97 01 14:27 0001 5380

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0308899
IDENTIF. # REFERENCE

97 MAY 27 PM 2:26
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1