Karen Annette Heath
SFI Acct. No. 40189-3

Name and address of new owner:
Southern Financial, Inc.
4825 Trousdale Drive
Suite 238
Nashville, TN 37220

Send tax bills:
SAME

Prepared by: Mail
David W. McMackin
5200 Maryland Way
Suite 105
Brentwood, TN 37027

Map & Parcel No.
164-179
2D 30800

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated July 22, 1992, recorded in Book 8683, page 837, Register's Office, Davidson County, Tennessee, Karen Annette Heath, conveyed to John Bruno, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated April 30, 1997, and recorded in Book 10456, page 974, 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 D.W. McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and 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 D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of May 8, 15, and 22, 1997, stating that on May 30, 1997, at

12:00 noon at the South door of the courthouse in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc. for $44,605.76, 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, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Southern Financial, Inc., (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

> LAND in the 2nd, formerly the 3rd, District of Davidson County, Tennessee, described according to a survey made by Gary R. Cummings, August 30, 1967, as follows:
>
> BEGINNING at a point on the southerly margin of Old Hickory Blvd., 620.0 feet from the northeast of the property conveyed to Anne Belle Whitley Reaves by deed from J.E. Hill and wife, of record in Book 1637, page 291, Register's Office for Davidson County, Tennessee, thence South 23° 50' east 90.0 feet to an iron pin; thence 66° 10' east 10.0 feet to an iron pin; thence south 23° 10' east 250.0 feet to an iron pin in the southerly margin of Old Hickory Blvd., thence along said southerly margin of Old Hickory Blvd., south 66° 10' west 100.0 feet to the point of beginning, containing 1.62 acres, more or less.
>
> BEING the same property conveyed to Karen Annette Heath by Quitclaim Deed from Donnie Ray Heath of record in Book 7934, page 930, Register's Office of Davidson County, Tennessee.

This is improved property located at 12357 Old Hickory Boulevard, Antioch, TN 37013.

The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all 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 the 30th day of May, 1997.

D.W. McMackin

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

2090 06/11 0101 03CHECK 178.05

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Brentwood, Tennessee, on this the 30th day of May, 1997.

Notary Public

TASHA C. BREWER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 7/25/98

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $44,605.76.

D.W. McMackin, Substitute Trustee

Affiant

Subscribed and sworn before me, this 30th day of May, 1997.

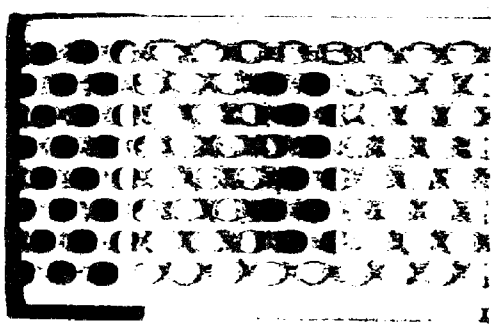
Notary Public

TASHA C. BREWER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 7/25/98

97 JUN 11 PM 3:47
FELIX Z. WILLIAMS REGISTER
DAVIDSON COUNTY, TN.

03150052
IDENTIF. ↑ REFERENCE



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

RECEIVED OF _____

FOR _____

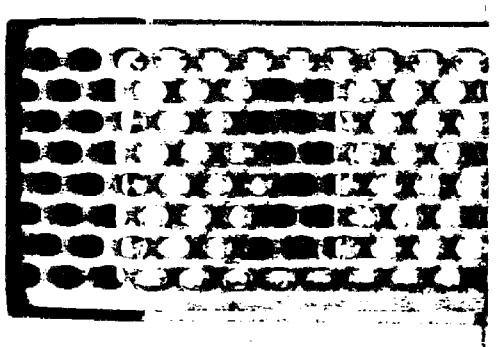
BOOK 10489 PG 637

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 44605.76
CON TX 165.05
PRFEE 1.00
WDEED 12.00
TOTAL 178.05
CHECK 178.05
06/11/97 01 15:45 0001 2090

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0315052
IDENTIF. ↑ REFERENCE

97 JUN 11 PM 3:47
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1161992