Box 40-B

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

Map 43-5
Parcel 199
11D-58085

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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated January 6, 1994, and recorded in Book 9215, page 489, Register's Office, Davidson County, Tennessee, CAROLYN F. MINCHEY, unmarried conveyed to G. H. Pryor, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated June 10, 1997 and recorded in Book 10503, page 589, 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 Record a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of June 19th, 26th, and July 3rd, 1997 stating that on July 11th, 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, Inc. for $59,065.29, 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, 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, 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. 21 of Block "B" on the Map of Overlook Estates, as of record in Book 843, page 105, Register's Office for said County.
>
> Said Lot No. 21 fronts 50 feet on the northerly side of Wiley Street, and runs back between parallel lines 135 feet to a dead line.
>
> Being the same property conveyed to Carolyn F. Minchey by Quitclaim Deed from David Minchey, dated May 10, 1993, recorded May 11, 1993, Book 8945, page 186, Register's Office for Davidson County, Tennessee. Also acquired by instrument of record in Book 5632, page 261, Register's Office for Davidson County, Tennessee.

This is improved property located at 243 Wiley Street, Madison, Tennessee. 37115

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 11th day of July, 1997.

Robert F. Doyle, Substitute Trustee

SUBSTITUTE TRUSTEE

STATE OF TENNESSEE

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 11th day of July, 1997.

MY COMMISSION EXPIRES 11-22-97 NOTARY PUBLIC

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $59,065.29.

Affiant

Subscribed and sworn to before me, this 11th day of July, 1997.

MY COMMISSION EXPIRES 11-22-97 NOTARY PUBLIC

0325142
IDENTIF. ↑ REFERENCE

97 JUL 11 AM 10:21

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

3173 07/11 0101 CHECK 221-55

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

BOOK 10525 PG 578

RECEIVED OF _____

FOR _____

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
				CA TT 59065.25
				CON TA 119.55
				PRFEE 1.00
				WDEED 12.00
				TOTAL 231.55
				CHECK 231.55
07/11/97	01			10:22 0001 3173

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

IDENTIF. ↑ REFERENCE 0325142

97 JUL 11 AM 10: 21

FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

No. 1172920