ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank, National Association 230 Fourth Ave. North Nashville, TN 37201	Same	72-6/20

SUBSTITUTE TRUSTEE'S DEED

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

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 8898, Page 35, 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 $65,000.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Michael J. Harden and wife, Mary J. Harden (collectively, the "Borrower") conveyed the real property described herein to George R. Archer, Jr., Trustee, 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 10648, Page 845, 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 October 23, 30 and November 6, 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 14th day of November, 1997, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank, National Association did place the highest bid for the subject property(ies), being the sum of $63,386.58;

NOW THEREFORE, for and in consideration of the sum of $63,386.58, the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto the said SouthTrust Bank, National Association, 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 14th day of November, 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 14th day of November, 1997.

Bobbie Carney
Notary Public

BOBBIE CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2001

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $63,386.58. 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
14th day of November, 1997.

Bobbie Carney
Notary Public

BOBBIE CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2001

Mail

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

L:foredeed.HAR

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 51 on the Map of Maynor Place, of record in book 843, page 24, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Michael J. Harden and wife, Mary J. Harden by deed from Debra F. Hall, unmarried, of record in Book 8898, Page 32, Register's Office for Davidson County, Tennessee.

2600 11/17 0101 03CHECK 247.53

0370676
IDENTIFICATION REFERENCE

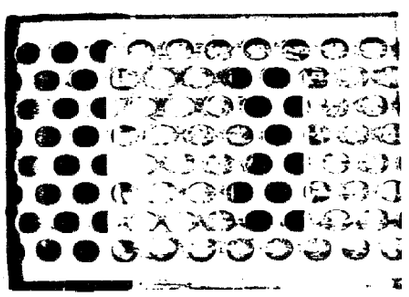
97 NOV 17 PM 4:05
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 10686 PG 860

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 63385.58
CON TX 234.53
PRFEE 1.00
WDEED 12.00
TOTAL 247.53
CHECK 247.53

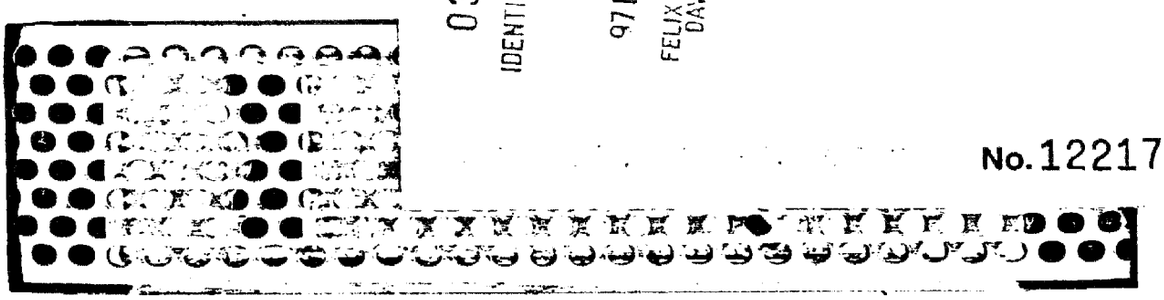
11/17/97 01 16:10 0001 2600

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0370676 IDENTIFICATION REFERENCE

97 NOV 17 PM 4:05

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.



No. 1221755