ADDRESS OF NEW OWNER
First Family Financial
Services, Inc.
P.O. Box 3169
Murfreesboro, TN 37133

SEND TAX BILLS TO
Same

PREPARED BY:
Lowe & Baron Atty.
405 A Two Mile Pike
Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 28, 1996, of record in Book 9968, Page 585, Register's Office for Davidson County, Tennessee, Wesley S. Reagan and Debbie Reagan, conveyed certain real property therein described to Dana Cornett, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated June 13, 1997, Lowe & Baron Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Dana Cornett, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 10491, Page 516, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in the Nashville Record a newspaper published in Davidson County, Nashville, Tennessee, said notice being first published on October 23, 1997, October 30, 1997, and thereafter on November 6, 1997, which notice of sale advertised the sale of the property hereinafter described for November 13, 1997 at 1:00 P.M.; and

WHEREAS, on November 13, 1997 at 1:00 P.M., at the front door entrance of the Davidson County Courthouse in Nashville, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Thirty Seven Thousand Four Hundred Ten and 59/100 Dollars ($37,410.59), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and the sum bid and paid as herein provided, Lowe & Baron Attorneys, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto First Family Financial Services, Inc., it successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being the Lot No. 3 on the unrecorded Map showing the subdivision of Lot No. 82 on the Plan of Lockeland and described according to a copy of a survey thereof made by W. B. Southgate Surveyor, dated May 1905, of record in Book 57, page 135, Register's Office for Davidson County, Tennessee.

Said Lot No. 3 fronts 52 feet on the northerly margin of Forrest Avenue, formerly Morrow Street, and extends back between parallel lines 170 feet to an alley.

Being a part of the same property conveyed to Wesley S. Reagan and wife, Debbie F. Reagan by deed from Carol Manuez Barach, dated August 21, 1995, recorded August 21, 1995, Book 9768, page 437,

Register's Office for Davidson County, Tennessee.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d)(1). Attached hereto is a copy of said notice.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Lowe & Baron Attorneys, P.C., as Trustee, do hereby transfer, assign and set over unto said First Family Financial Services, Inc., its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this 21 day of November, 1997.

LOWE & BARON ATTORNEYS, P.C.
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

3641 11/25 0101 03CHECK 159.42

On this 21 day of November, 1997, before me personally appeared John. H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of Lowe & Baron Attorneys, P.C. and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and of said corporation.

Notary Public

My Commission Expires: 11-22-97

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $37,410.59. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 21 day of November, 1997.

Notary Public

My Commission Expires: 11-22-97

BOOK 10695 PG 729

LOWE & BARON, ATTORNEYS

A PROFESSIONAL CORPORATION

JOHN H. LOWE
SAMUEL A. BARON
MELISSA MITCHELL KURTZ
JEFFREY R. KOHL

Colonial Square
405-A Two Mile Pike
Goodlettsville, TN 37072

TEL (615) 859-9665
FAX (615) 851-9666

October 13, 1997

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 284 109 290

Mrs. P. Jackson
Internal Revenue Service
Special Procedures Branch
P.O. Box 1107
Nashville, TN 37202

RE: Wesley S. Reagan and Debbie Reagan
1705 Forrest Ave
Nashville, Davidson County, Tennessee

Dear Mrs. Jackson:

I am hereby providing notice on behalf of First Family Financial Services, Inc. of the scheduled foreclosure sale of the above referenced property. Notice is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954. There are Federal Tax Liens filed against the above named taxpayer on November 19, 1995 in Book 10264, Page 70, the Register's Office for Davidson County, Tennessee and December 3, 1996 in Book 10278, Page 580, the Register's Office for Davidson County, Tennessee. A copy of which is attached.

The street address for Mr. and Mrs. Reagan's property is as follows: 1705 Forrest Ave., Nashville, Tennessee 37206.
The property is described as follows:

1705 Forrest Avenue:

Being the Lot No. 3 on the unrecorded Map showing the subdivision of Lot No. 82 on the Plan of Lockeland and described according to a copy of a survey thereof made by W. B. Southgate Surveyor, dated May 1905, of record in Book 57, page 135, Register's Office for Davidson County, Tennessee.

Said Lot No. 3 fronts 52 feet on the northerly margin of Forrest Avenue, formerly Morrow Street, and extends back between parallel lines 170 feet to an alley.

Being a part of the same property conveyed to Wesley S. Reagan and wife, Debbie F. Reagan by deed from Carol Menuez Barach, dated August 21, 1995, recorded August 21, 1995, Book 9768, page 437, Register's Office for Davidson County, Tennessee.

Parcel No.; 83/10/257.00

The scheduled date of the foreclosure sale is November 13, 1997, at 1:00 P.M. Nahsville, Davidson County, Tennessee. This sale will be by public outcry to the highest and best bidder for cash, but subject to all unpaid taxes prior recorded claims, easements, restrictions, liens and encumbrances.

The approximate amount of the principal obligation, including interest, secured by the lien of said Deed of Trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Unpaid principal balance	$34,367.83
Interest from 4/97-11/97	$ 3,638.40
Late charges	$ 232.11
Attorney fees	$ 500.00
Advertisement	$ 300.00
Recording charges	$ 60.00
State Tax	$ 129.50
T O T A L	$39,227.84

Enclosed is a copy of the Warranty Deed and Deed of Trust.

If you have any questions or require further information, please call me at (615) 859-9665.

Yours truly,

John H. Lowe

JHL/cb

Enclosures: Title Search
Substitute Trustee's Sale
Warranty Deed
Deed of Trust
Federal Tax Lien

0373212

IDENTIF. ↑ REFERENCE

97 NOV 25 AM 9:34

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

#17478

Z 284 109 290

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided.
Do not use for International Mail *(See reverse)*

Sent to	IRS- Special Procedures
Street & Number	P.O. Box 1107
Post Office, State, & ZIP Code	Nashville, TN 37202
Postage	$ .78
Certified Fee	1.35
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.10
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$ 3.23
Postmark or Date	GOODLETTSVILLE TENN USPS

PS Form **3800**, April 1995

BOOK 10695 PG 731

#17478

UNITED STATES POSTAL SERVICE

Official Business

PENALTY FOR PRIVATE USE TO AVOID PAYMENT OF POSTAGE, $300.

Print your name, address and ZIP Code here

Lowe & Baron ATTYS.
405 A Two Mile Pike
Goodlettsville, TN 37072

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

RECEIVED OF _____ BOOK 10695 PG 732

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

MAMT 37410.59
ERR CO
MAMT 37410.59-
CAMT 37410.59
CON TX 138.42
PRFEE 1.00
WDEED 20.00
TOTAL 159.42
CHECK 159.42

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11/25/97 01 09:33 0001 3541

03732 12
IDENTIF. ↑ REFERENCE

97 NOV 25 AM 9:34

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1224491