This Instrument Prepared By: David M. Smythe
Second Floor, Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows: Send Tax Bills To: Map-Parcel Nos.

First American National Bank — SAME — Map 60-12
10th Floor — Parcel No. 120
First American Center
Nashville, TN 37238

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $22,000.00.

David M Smythe
Affiant

Subscribed and sworn to before me, this 25th day of February, 1998.

Elizabeth M. Amos
Notary Public

My Commission Expires: 1/20/99

WHEREAS, by Deed of Trust dated April 15, 1996, and recorded in Book 10021, Page 251, Register's office for Davidson County, Tennessee, George M. Ewin, III, unmarried, conveyed to Guaranty Title Company, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument recorded in Book 10762, Page 446, said Register's office; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement the sale was appointed to be held on the 23rd day of February, 1998, at 11:00 o'clock A.M. at the south front door of the Davidson County Courthouse, Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which sale, First American National Bank, being the highest and best bidder became the purchaser of said property at and for the sum of Twenty-Two Thousand Dollars ($22,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto First American National Bank the following real estate:

Land in Davidson County, Tennessee being part of the north part of Lot No. 10 on a Map showing the resubdivision of a 26.25 acre tract composed of Lots 5 to 12, both inclusive, and Lots 4 and 3 and certain streets and alleys not opened and never used, as shown on the Map of W. H. Dodd's Subdivision as per plat in Book 843, Page 99, Register's Office for said County, and described as follows:

BEGINNING at a point in the southerly margin of a 25 foot unused roadway 100 feet west of the easterly line of said Lot No. 10 as measured along the south margin of said roadway and being the northwest corner of the property conveyed to Paul G. Breedings and wife, by deed from John S. Bransford, et al, of record in Book 1055, Page 101, said Register's office; thence south 4 degrees 45 minutes west along Breedings west line 300 feet to a point in Breedings southwest corner and the common northerly corner of Lots Nos. 94 and 95 on the Map of Capitol View Subdivision, as of record in Book 974, Pages 53 and 53, said Register's office; thence north 83 degrees west along the north line of Lots Nos. 95 and 96 of said Capitol View Subdivision, 125 feet to a point in the north line of Lot No. 96; thence north 4 degrees 45 minutes east 300 feet to the south margin of said 25 feet unused roadway; thence with the margin of the same, south 83 degrees east 125 feet to the point of beginning.

Being the same property conveyed to George M. Ewin, III, and wife Brenda M. Ewin, by deed of record in Book 8784, Page 873, Register's Office for Davidson County, Tennessee. The said Brenda M. Ewin having since died and the property was vested by operation of law in George M. Ewin, III.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all right of homestead, equity of redemption, statutory right of redemption and all other rights and exemptions of every kind including, but not limited to, any statutory right to an elective share in the property in the maker of said Deed of Trust, and all persons claiming through and under said maker.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First American National Bank, its representatives, successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 25th day of February, 1998.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, Elizabeth M. Amos, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 25th day of February, 1998.

Elizabeth Amos
Notary Public

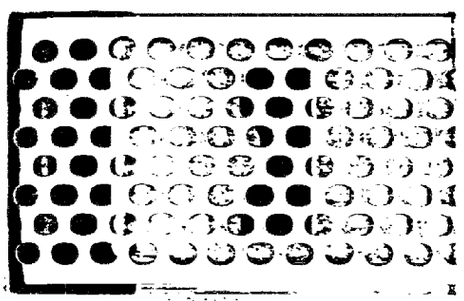
My Commission Expires: 1/20/99.

NOTARY PUBLIC

PICK-UP

98 FEB 25 PM 2:53

7841 02/25 0101 CKCHECK



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

RECEIVED OF _____

FOR _____

BOOK 10809 PG 902

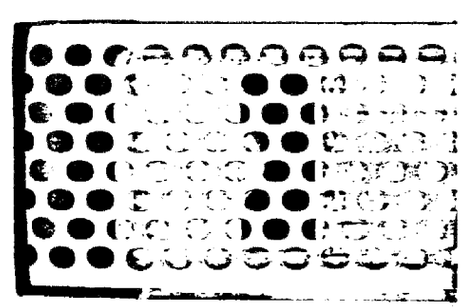
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAPT 22000.00
CON TX 81.40
PRFEE 1.00
MISC 12.00
[illegible] [illegible]

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/25/98 01 14:52 0001 7841



0404860
IDENTIFICATION & REFERENCE

98 FEB 25 PM 2:53

DAVIDSON COUNTY TN

No. 1258311