THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

BOOK 10829 PG 483

NAME: Joseph R. Reed, Sr. and Jacqueline O. Reed

Tennessee CONV

S&K#: 94-0859
LOAN#: 634402

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 24, 1987, recorded in Book 7215, Page 605, Register's Office of Davidson County, Tennessee, Joseph R. Reed, Sr. and wife, Jacqueline O. Reed, conveyed to Maddox & Hicks, Attorneys, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 9951, Page 109, in the Register's Office of Davidson County, Tennessee; 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on **MARCH 4, 1998**, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 time the said property was struck off and sold to Western United Life Assurance Company, whose address is c/o Metwest Services, P.O. Box 286, Spokane, WA 99210, at and for the sum of $53,467.04, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Western United Life Assurance Company, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Western United Life Assurance Company, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, and more particularly described as follows, to wit:

Being Unit 2, Lot No. 29 on the condominium site plan of Phase I, Lot 2-7, 29-34 Section One, Chesapeake Homes, of record in Book 5800, Page 155, as revised in Book 5800, Page 165, said Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 7215, Page 605, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7215, Page 605, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7215, Page 602, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Western United Life Assurance Company, its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 4th day of March, 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the 4th day of March, 1998.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-99
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $53,467.04, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the 4th day of March 1998.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-99
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

S&K No. 94-0859

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PROPERTY ADDRESS: 3506 Chesapeake Drive Unit #2, Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Western United Life Assurance Company
Metwest Services
P.O. Box 2162
Spokane, WA 99204

S & K #:94-0859
Map & Parcel - 50 10 A 2

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS OFFICE IS A DEBT COLLECTOR.

0409786
IDENTIFICATION REFERENCE
98 MAR -9 PM 2:15
[illegible]
DAVIDSON COUNTY TN

3037 03/09 0101 03CHECK 210-83

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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	53467.04
CON TX	197.83
PRFEE	1.00
WDEED	12.00
TOTAL	210.83
CHECK	210.83

03/09/98 01 14:13 0001 3037

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0409786

IDENTIF. # REFERENCE

98 MAR -9 PM 2:15

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 1263438