John Robert Emerson
Acct. No. 12292734

Name and address of new owner:	Send tax bills:	Prepared by:
Southern Financial, Inc. P. O. Box 110037 Nashville, TN 37222	SAME	David W. McMackin 5200 Maryland Way Suite 105 Brentwood, TN 37027

Map & Parcel No.
52-16-66

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated May 10, 1995, recorded in Book 9679, page 777, Register's Office, Davidson County, Tennessee, Robert John Emerson and Diana T. LeQuire, conveyed to D. Ronald Ingram, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated August 12, 1997, and recorded in Book 10577, page 151, 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 D.W. McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and 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 D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an 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 February 19, 26 and March 5, 1998, stating that on March

13, 1998 at 12:00 Noon at the South door of the courthouse in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and,

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc., for $173,252.00, 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, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Southern Financial, Inc.,(hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

LAND in Davidson County, Tennessee, being a resubdivision of Marlin Meadows, Section V, Lots No. 9 and 10 of record in Book 2133, page 42, and the resubdivision of record in Book 5190, page 329, said Register's Office, more particularly described as follows:

TRACT NO. 1: BEGINNING at a concrete marker at the southerly margin of Berwick Trail, thence N 47 deg. 11' 26" West 840 feet to the bank of the Cumberland River; thence N 28 deg. 44' 51" West 205.78 feet; thence N 47 deg. 11' 26" East 420.92 feet to an iron pin; thence S 25 deg. 54' 10" East 156.37 feet; thence N 47 deg. 11' 26" East 414.55 feet to the southerly margin of Berwick Trail; thence S 42 deg. 48' 34" East 50 feet to the point of beginning and containing 2.388 acres, more or less.

TRACT NO. 2: BEGINNING at a concrete marker at the common corner of Tract No. 1 and 2; thence S 47 deg. 11' 26" West 414.55 feet to a concrete marker; thence N 25 deg. 54' 10" West 156.37 feet to an iron pin; thence N 47 deg. 11' 26" East 790 feet to the southerly margin of Berwick Trail; thence S 42 deg. 48' 34" East 149.62 feet to the point of beginning and containing 1.35 acres, more or less.

BEING the same property conveyed to Robert John Emerson and Diana T. Laquire by Deed from Michael W. Golightly and wife, Peggy L. Golightly, of record in Book 9675, page 292, Register's Office, Davidson County, Tennessee.

This is improved property located at 1216 Berwick Trail, Madison, Tennessee 37115.

The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all 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 the 13th day of March, 1998.

D.W. McMackin

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Brentwood, Tennessee, on this the 13th day of March, 1998.

TISHA C. BREWER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

Tisha C. Brewer

Notary Public

My Commission Expires: 7/25/98

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $173,253.00.

D.W. McMackin, Substitute Trustee

Affiant

Subscribed and sworn before me, this 13th day of March, 1998.

Tisha C. Brewer

Notary Public

My Commission Expires: 7/25/98

TISHA C. BREWER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

8458 03/20/1998 01:01 03CHECK 654.03

98 MAR 20 AM 9:46

IDENTIF. & REFERENCE 041649

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

RECEIVED OF _____

FOR _____

BOOK 10846 PG 753

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
173253.00
CON TX 641.03
PRFEE 1.00
WDEED 12.00
TOTAL 654.03
CHECK 654.03

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/20/98 01 09:45 0001 8458

04114649
IDENTIFICATION REFERENCE

98 MAR 20 AM 9:46

FELIX Z. WILSON, II
REGISTER
DAVIDSON COUNTY, TN

No. 1268803