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 3424 04/13 0101 03CHECK 2917.20

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

Cynthia Freeman	Edmund Freeman	Map 130-03-0
503 Lynnwood Blvd.	109 Murphy Court	Parcel 027.00
Nashville, TN 37205	Nashville, TN 37203	

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $786,000.00.

David M Smythe
Affiant

Subscribed and sworn to before me, this 31st day of March, 1998.

Elizabeth M. Amos
Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

My Commission Expires: 1/20/99

WHEREAS, by Deed of Trust dated June 16, 1997, and recorded in Book 10494, Page 879, Register's office for Davidson County, Tennessee, Ernest J. Szarwark and wife, Mary C. Szarwark, 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 10809, Page 903, 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 30th day of March, 1998, at 11:15 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, Cynthia Freeman, being the highest and best bidder became the purchaser of said property at and for the sum of Seven Hundred Eighty-Six Thousand and No/100ths Dollars ($786,000.00).

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 Cynthia Freeman, her heirs, successors and assigns the following real estate:

Land in Davidson County, Tennessee, being Lot B on the Plan of Charles B. McClellan's Re-subdivision of Lots 10, 11, 12, 13, 14 and 15 and East part of Lot 16, Block 8, Calhoun Subdivision, a part of Royal Oaks, as of record in Plat Book 2330, Page 140, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description.

Being the same property conveyed to Ernest J. Szarwark and wife, Mary C. Szarwark, by deed from D. Breck Walker and wife, Julie W. Walker, of record in Book 10494, Page 874, said Register's office.

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 makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto Cynthia Freeman her heirs, 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 and restrictive covenants or easements 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 31st day of March, 1998.

David M. Smythe
Substitute Trustee

98 APR 13 PM 3:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

INCORRECT REFERENCE

04249211

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 31st day of March, 1998.

Elizabeth M. Amos
Notary Public

My Commission Expires: 1/20/99.

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

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

RECEIVED OF _____

FOR _____ BOOK 10884 PG 205

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	
				786000.00
			CON TX	2908.20
			PRFEE	1.00
			WDEED	8.00
			TOTAL	2917.20
			CHECK	2917.20
04/13/98		01	15:58 0001	3424

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0424921
IDENTIFICATION REFERENCE

98 APR 13 PM 3:57

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1279592