ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
Union Planters Bank, N.A.	Same	Lowe & Baron Atty.
112 Long Hollow Pike		405 A Two Mile Pike
Goodlettsville, TN 37072		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 15, 1995, of record in Book 9674, Page 238, Register's Office for Davidson County, Tennessee, Wendell M. Buchanan and Tracy L. Buchanan, conveyed certain real property therein described to Daniel R. Hawkins, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated March 9, 1998, Lowe & Baron Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Daniel R.Hawkins, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 10828, Page 819, 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 March 19, 1998, March 26, 1998, and thereafter on April 2, 1998, which notice of sale advertised the sale of the property hereinafter described for April 9, 1998 at 1:00 P.M.; and

WHEREAS, on April 9, 1998 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 Ninety Seven Thousand Four Hundred Ninety Six and 91/100 Dollars ($97,496.91), 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 Union Planters Bank, N.A., it successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being Lot No. 79 on the Plan of Mulberry Downs, Phase 1B of record in Book 7900 at page 818, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Wendell M. Buchanan and wife, Tracy L. Buchanan by deed from Phillips Builders, Inc. being recorded simultaneously herewith.

The legal description, hereinabove set forth is the same as that contained in the previous Deed of record.

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 Union Planters Bank, N.A., 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 9 day of April, 1998.

LOWE & BARON ATTORNEYS, P.C.
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

3593 04/14 0101 03CHECK 369.74

On this 9 day of April, 1998, 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: 11-24-2004

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $97,496.91. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 9 day of April, 1998.

Notary Public

My Commission Expires: 11-24-2004

PICK-UP

98 APR 14 AM 9:30
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
0425088

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

RECEIVED OF _____

FOR _____

BOOK 10884 PG 710

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	97496.91
			CON TX	360.74
			PRFEE	1.00
			WDEED	8.00
			TOTAL	369.74
			CHECK	369-74
04/14/98	01		09:31 0001	3593

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0425088
IDENTIFICATION REFERENCE
98 APR 14 AM 9:31
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1279759