0432308

IDENTIF. ↑ REFERENCE

BOOK 10910 PG 723

98 MAY -1 PM 1:54

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

158-04-0-A

158 05/01 0101 03CHECK 55 CO 753.00

This Instrument Prepared By:
WILLIAM A. VERNICH
Attorney at Law
1300 SunTrust Bank Building
201 4th Avenue North
Nashville, TN 37219
Phone: (615) 256-2642

ADDRESS NEW OWNER:
Farmers and Merchants Bank
322 Main Street
Clarksville, Tn 37040

mail

SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $200,000.00

David Vernich
AFFIANT

Subscribed and sworn to before me this the 1st day of May, 1998.

Kimberly M. [illegible]
NOTARY PUBLIC

My Commission Expires: 7-21-2001

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 24th day of September, 1997, Vidya Garapati and husband, Upendrababu Garapati, executed a Deed of Trust to David B. Gray, as Trustee, to secure a promissory note of even date in the amount of $400,000.00, payable to the order of Farmers and Merchants Bank, as fully set out in Book 10632, Page 43, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said David B. Gray, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Book 10828, Page 823, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and Farmers and Merchants Bank, the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Herman O. Loewenstein, Substitute Trustee, did give notice of the time and place of sale by publication in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on March 19, 1998, March 26, 1998 and April 2, 1998, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Herman O. Loewenstein, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on **April 29, 1998 at 10:00 a.m.** at the main (south) front door of the Davidson County Courthouse, Nashville, Davidson Couny, Tennessee; and,

WHEREAS, at said sale, Farmers and Merchants Bank was the highest and best bidder, the amount of its bid being in the sum of Two Hundred Thousand Dollars and 00/100 ($200,000.00) dollars; and,

NOW THEREFORE, I Herman O. Loewenstein, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Two Hundred Thousand Dollars and 00/100 ($200,000.00) dollars, credited and applied as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto Farmers and Merchants Bank, hereinafter known as the Grantee, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

TRACT 1:

Land in Davidson County, Tennessee, being Lot No. 27 on the Plan of Otter Wood, Section Two, of record in Book 6900, pages 458 through 462, and revised in Book 6900, pages 598 through 602; and in Book 8250, page 631, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

TRACT 2:

Land in Davidson County, Tennessee, being Lot No. 28 on the Plan of Otter Wood, Section Two, of record in Book 6900, pages 458 through 462, and revised in Book 6900, pages 598 through 602; and in Book 8250, page 631, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Vidya Garapati by deed of record in Book 10399, page 658, Register's Office for Davidson County, Tennessee.

This is improved property also known as 57 Annadale Drive, Nashville, Tennessee 37215.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Herman O. Loewenstein, Substitute Trustee, under the said Deed of Trust of record in Book 10632, Page 43, Register's Office for Davidson County, Tennessee, do hereby transfer, assign and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Herman O. Loewenstein, Substitute Trustee, has hereto set his hand, this the 29th day of APRIL, 1998.

H. O. Loewenstein

HERMAN O. LOEWENSTEIN,
SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE,
DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Herman O. Loewenstein, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 29th day of April, 1998.

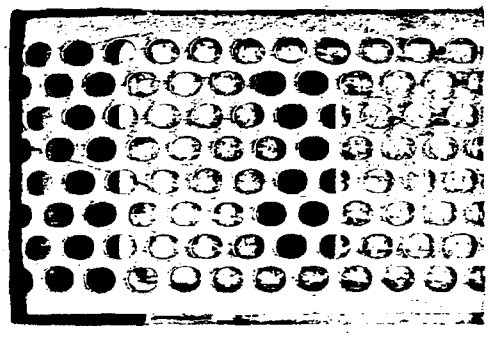
Kimberly M. Carter

NOTARY PUBLIC

NOTARY PUBLIC TENN. CHEATHAM COUNTY

My Commission Expires:

1-21-2001



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10910 PG 726

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

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

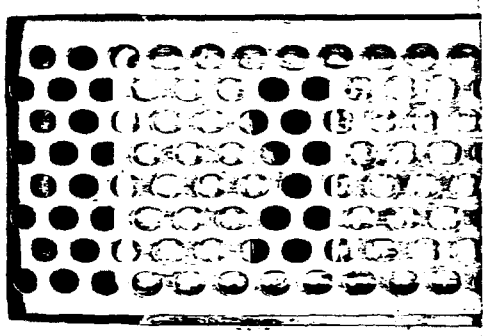
MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 200000.00
CON TX 740.00
MOR TX 1.00
ERR CO
MOR TX 1.00-
PRFEE 1.00
MISC 12.00
TOTAL 753.00
CHECK 753.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/01/98 01 13:57 0001 1358



0432308
IDENTIF. ↑ REFERENCE

98 MAY -1 PM 1:54

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1287438