THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
First American Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

mail

BOOK 10940 PG 132

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:
Banc One Financial Services, Inc.
P.O. Box 50417
Indianapolis, Indiana 46250-0417

Map-Parcel Numbers:
082-03-0 459.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by HERBERT WOODARD AND WIFE, BEULAH WOODARD, to TOM LIGHT, pob 148228, Nashville, TN 37214, Trustee, dated the 25th day of October, 1997, and being of record in Book 10660, Page 476, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof.

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Book 10854, Page 989, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee.

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at Twelve o'clock Noon (12:00 P.M.), May 18, 1998, at the Davidson County Courthouse, Nashville, Tennessee, when and where Banc One Financial Services, Inc. ("Grantee"), became the last and highest bidder at the price of Fourty-Five Thousand and No/100ths Dollars ($45,000.00).

98 MAY 20 PM 3:19

0440404

IDENTIFICATION REFERENCE

9955 05/20 01:01 03CHECK 183-5

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NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 19th day of May, 1998.

William Timothy Hill, as
Substitute Trustee and not otherwise

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 19th day of May, 1998.

Kristin K. Orlando
Notary Public
My commission expires: 12/4/00

NOTARY PUBLIC AT LARGE

STATE OF TENNESSEE
COUNTY OF

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $45,000.00.

Affiant

Subscribed and sworn to before me this 19th day of May, 1998

Kristin K Ousland
Notary Public

My commission expires: 4/29/02

NOTARY PUBLIC AT LARGE TENNESSEE

EXHIBIT A

The following described property located in Davidson County, Tennessee, to wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 101 on the Plan of Sharpe and Crutcher's Addition to Northeast Nashville, as of record in Book 57, Page 82, Register's Office for Davidson County, Tennessee.

BEING the same property conveyed to Herbert Woodard and wife, Beulah Woodard, as tenancy by the entireties, by deed from Sunny Owunnah and wife, Mary Owunnah, dated September 30, 1991, recorded October 2, 1991, of record in Book 8455, Page 728, Register's Office for Davidson County, Tennessee.

This is improved property known as 1007 Lischey Avenue, Nashville, TN 37207.

The sale is subject to liens, easements, encumbrances, property tax and other matters, if any, which are prior in right to the lien of the deed of trust subject of this foreclosure.

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

RECEIVED OF _____

FOR _____

BOOK 10940 PG 136

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
				LAMT 45000.00
				CON TX 166.50
				PRFEE 1.00
				WDEED 16.00
				TOTAL 183.50
				CHECK 183.50
			05/20/98 01	15:20 0001 9955

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0440404
IDENTIF. # REFERENCE

98 MAY 20 PM 3:19

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1295936