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

BOOK 11044 PAGE 766

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:
181-11-0 426.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Bernice Patton, to James Lane, Trustee, dated the 27th day of December, 1994, and being of record in Book 9557, page 196, 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 Banc One Financial Services, Inc.

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 10947, Page 231, 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 Eleven o'clock A.M. (11:00 P.M.), July 31, 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 Twenty Eight Thousand Two Hundred Eighty and No/100ths Dollars ($28,280.00).

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98 JUL 31 PM 1:10
ELIA [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
0469268

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 31st day of July, 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 31st day of July, 1998.

Kristin K. Dusland
Notary Public
My commission expires: 1/29/00

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $28,280.00.

Affiant

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

Kristin K. Desland
Notary Public

My commission expires: 11/29/00

EXHIBIT A

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

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

Land in Davidson County, Tennessee, being the northerly 66-2/3 feet of Lot No. 196 in McGavock, Wetmore and Other's Second Addition to Nashville, called the Addition to the Town of McGavock, a plan of which is of record in Book No. 21, page 41, Register's Office for said County.

Said northerly part of Lot No. 196 fronts 66-2/3 feet on the easterly side of 14th Avenue North, formerly Alberta Avenue and runs back between parallel lines 170 feet to an alley.

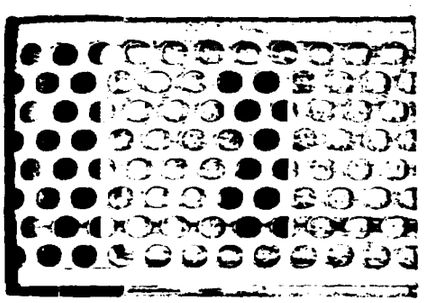
Being the same property conveyed to Bernice P. Patton by Deed from Geneva Kennedy Ray, now Chaserlain, dated May 16, 1988 of record in Book 7548, Page 165, Register's Office for Davidson County, Tennessee.

This is improved property known as 1714 14th Avenue North, Nashville, Tennessee 37208.

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 11044 PAGE 770

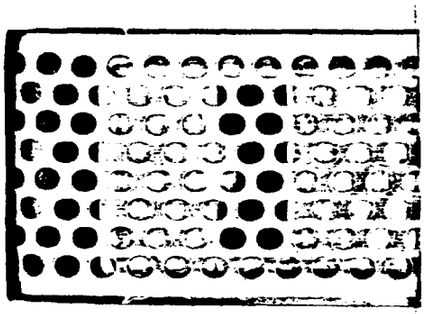
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 28280.00
CON TX 104.64
PRFEE 1.00
MISC 16.00
CFEE 2.00
TOTAL 123.64
CHECK 123.64

07/31/98 01 13:12 0001 0850

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0469268
IDENTIF. ↑ REFERENCE

98 JUL 31 PM 1:10
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1326466