(2903640752) This Instrument was prepared by: Crislip, Philip & Associates, 147 Jefferson Ave., Ste. 300, Memphis, TN (901) 525-2427

SUBSTITUTE TRUSTEE'S DEED

On the 26th day of May, 1995, **GEORGE DAVIS, and LOU DAVIS** executed a Deed of Trust to James A. Crislip as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 9689, Page 31** and John B. Philip of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in **Book 10976, Page 894.**

The property is known as 527 Yokley Drive, Nashville, Davidson County, Tennessee 37207and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in **The Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on July 9, July 16, and July 23, 1998. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, July 31, 1998 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse in Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **UNITED COMPANIES LENDING CORPORATION** for the sum of Thirteen Thousand Five Hundred Sixty-Three and 90/100 ($13,563.90) Dollars, which was the highest and best valid bid offered, and the purchaser, United Companies Lending Corporation has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said United Companies Lending Corporation, the property above mentioned and now more fully described as follows:

Being Lot No. 30 on the plan of an unrecorded Sub-Division on the Whites Creek Pike, Davidson County, Tennessee, said lot fronting 50 feet on the northerly side of Yokely Drive, a 50 ft. Roadway, and running northwardly between parallel lines 150 feet to a dead line, the southeasterly corner of said lot being a stake in the northerly margin of Yokely Drive, said point being 628 feet west of the intersection of the northerly margin of Yokely Drive, with the westerly margin of Old Mathews Road (Natchez Trail) a County Road, and running thence along the northerly margin of Yokely Drive north 82 degrees west 50 feet to a stake, being the common corner of lot No. 31, thence north 8 degrees 00' East 150 to a stake; thence 82 degrees East, 50 feet, to a stake a common corner of Lots 30 and 29, thence south 8 degrees 00' West 150 feet to the point of beginning.

This being the same property described by Installment Deed of record in record Book 3097, Page 206, Register's Office for Davidson County, Tennessee.

Parcel No. 71/01/41.00

The said John B. Philip, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 31st day of July, 1998.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

BOOK 11056 PAGE 863

On this 31st day of July, 1998, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

LINDA STUNDAHL My Commission Expires NOTARY PUBLIC AT LARGE JUNE 4, 2002 SHELBY COUNTY, TENNESSEE

NOTARY PUBLIC

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, Thirteen Thousand Five Hundred Sixty-Three and 90/100 ($13,563.90) Dollars, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

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

LINDA STUNDAHL My Commission Expires NOTARY PUBLIC AT LARGE JUNE 4, 2002 SHELBY COUNTY, TENNESSEE

NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
527 Yokley Drive
Nashville, TN 37207

GRANTEE & Send Tax Notice to:
UNITED COMPANIES LENDING CORP.
P.O. Box 1591
Baton Rouge, LA 70821

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 JEFFERSON AVE., SUITE 300
MEMPHIS, TN 38103
(901) 525-2427

MAIL ENV.

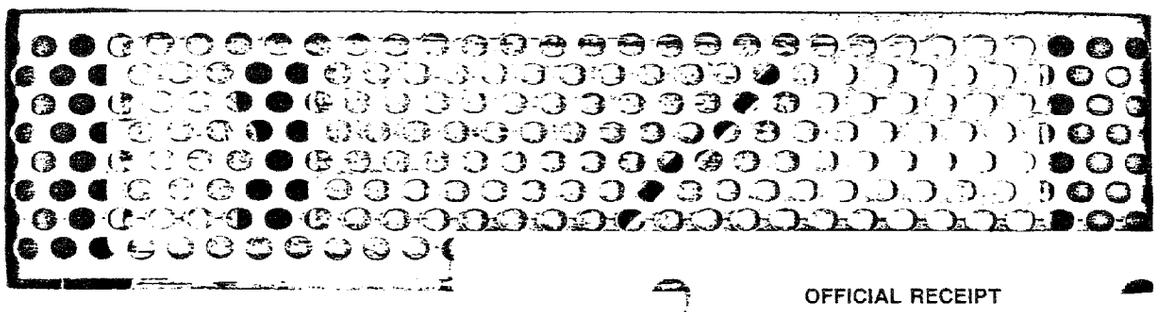
FELIX E. HILSMAN, REGISTER
DAVIDSON COUNTY, TN.

98 AUG -7 AM 10:44

IDENTIF. & REFERENCE

04 72 29 9

4093 08/07 0101 03CHECK 61.19



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

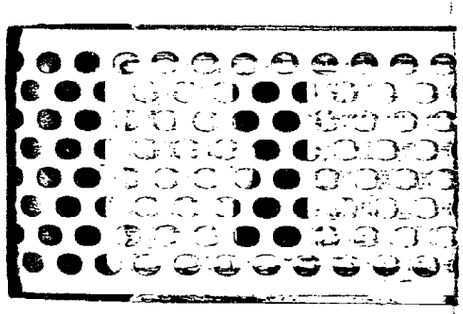
RECEIVED OF _____

FOR _____

BOOK 11056 PAGE 861

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	13563.90
CON TX	50.19
PRFEE	1.00
MOFEE	8.00
UCC FEE	2.00
TOTAL	61.19
CHECK	61.19

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/07/98 01 10:55 0001 4093

0472299 IDENTIF. # REFERENCE

98 AUG -7 AM 10:43

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1329665