Leroy G. Goins, Jr.
SFI Acct. No. 40055856

Name and address of new owner:	Send tax bills:	Prepared by:
Southern Financial, Inc. P. O. Box 110037 Nashville, TN 37222	SAME	David W. McMackin 5200 Maryland Way Suite 105 Brentwood, TN 37027

Map & Parcel No.
91-7-224
12 W 15250

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated August 24, 1994, recorded in Book 9446, page 618, Register's Office, Davidson County, Tennessee, Leroy G. Goins, Jr., and wife, Gloria D. Goins, conveyed to John Bruno, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated June 15,1998, and recorded in Book 11015, page 260, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed D. W. McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested D.W. McMackin, Substitue Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the

dates of June 25 and July 2 and 9, 1998, stating that on July 21, 1998, at 12:10 p.m. at the South door of the courthouse in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc., for $48,350.00, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Southern Financial, Inc., (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

Land in Davidson County, Tennessee, being Lot Nos. 1018 and 1020 in Block 171, Plan No. 1 of West Nashville, of record in Book 57, pages 74 and 75, Register's Office for Davidson County, Tennessee.

Said lots join and front together 50 feet on the south side of Kentucky Avenue and extend back southwardly between parallel lines 150 feet to an alley.

Being the same property conveyed to Leroy Goins, Jr., a married person, by deed from Southern Financial, Inc., of record in Book 9446, page 615, said Register's Office.

This is improved property located at 5109 Kentucky Avenue, Nashville, TN 37209.

The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 21st day of July, 1998.

D.W. McMackin

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Brentwood, Tennessee, on this the 21st day of July, 1998.

Eileen Strange

Notary Public

EILEEN STRANGE NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.

My Commission Expires: 2/19/2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $48,350.00.

D.W. McMackin, Substitute Trustee

Affiant

Subscribed and sworn before me, this 21st day of July, 1998.

Eileen Strange

Notary Public

My Commission Expires: 2/19/2002

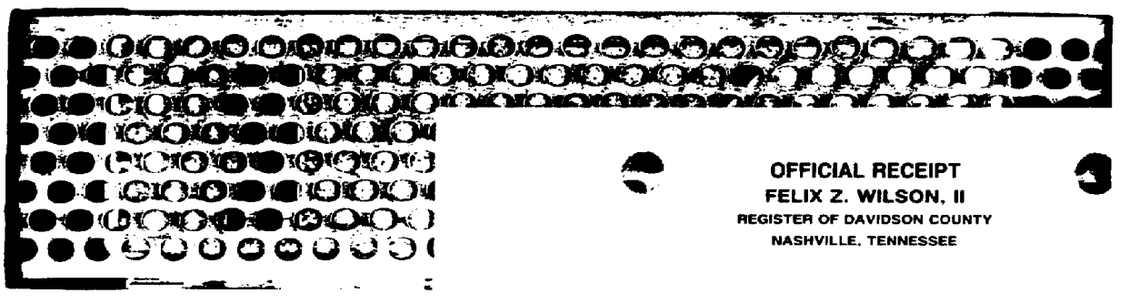
EILEEN STRANGE NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.

98 AUG 13 PM 2:44

0474685

13 0101 03CHECK 193.90

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

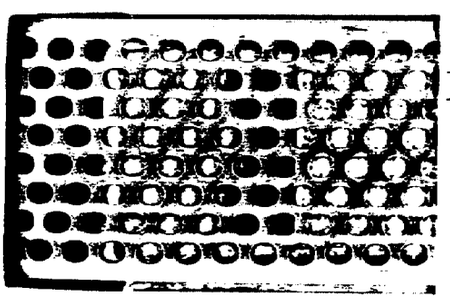
RECEIVED OF _____

FOR _____

BOOK 11065 PAGE 138

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MD - 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 48350.00
CON TX 178.90
PRFEE 1.00
MISC 12.00
CFEE 2.00
TOTAL 193.90
CHECK 193.90

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0474685 REFERENCE

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08/13/98 01 14:44 0001 6685

No. 133222