Leroy Goins, Jr.
SFI Acct. No. 55301236

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

Mail

Map & Parcel No.
81-8-301 (Tract 1)
105-3-265 (Tract 2)

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated November 14, 1996, recorded in Book 10277, page 167, Register's Office, Davidson County, Tennessee, Leroy Goins, Jr., and wife, Gloria Goins, conveyed to D. W. McMackin, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; 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, Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, 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 12:30 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, Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc., for $52,500.00, 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, 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:

TRACT 1:
LAND in Davidson County, Tennessee, being the northerly 12-½ feet of Lot No. 56 and the southerly 19-½ feet of Lot No. 57 on the Map of D. T. McGavock's 2nd Addition, as of record in Book 21, page 64, Register's Office for said County:

Said parts of Lot Nos. 56 and 57 front together 32 feet on the easterly side of 4th Avenue, North, and run back between parallel lines 161 feet to an alley.

BEING the same property conveyed to Leroy Goins, Jr., by Quitclaim Deed from Horace R. Wyatt, of record in Book 10258, page 984, said Register's Office.

This is improved property located at 1824 4th Avenue North, Nashville, TN 37210.

TRACT 2:
A CERTAIN TRACT or parcel of land in Davidson County, Tennessee, described as follows:

BEGINNING on the westerly margin of 2nd Avenue South, formerly Market Street, on the line between Lot Nos. 27 and 28; thence with said Avenue northerly 27-½ feet to what was formerly D. T. Reynolds' S.E. corner; thence with his southerly line westerly 127-½ feet, more or less, to the easterly margin of an alley; thence with said alley southerly 27-½ feet to the line between said Lots 27 and 28; thence with said line easterly 127-½ feet, more or less, to the beginning.

BEING the same property conveyed to Leroy G. Goins, Jr., by deed from Southern Financial, Inc., of record in Book 10277, page 164, said Register's Office.

This is improved property located at 1247 2nd Avenue South, Nashville, TN 37210.

The above legal descriptions are identical to the legal descriptions 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

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, 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: 2/19/2003

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $52,500.00.

D.W. McMackin, Trustee

Affiant

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

Eileen Strange

Notary Public

EILEEN STRANGE NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.

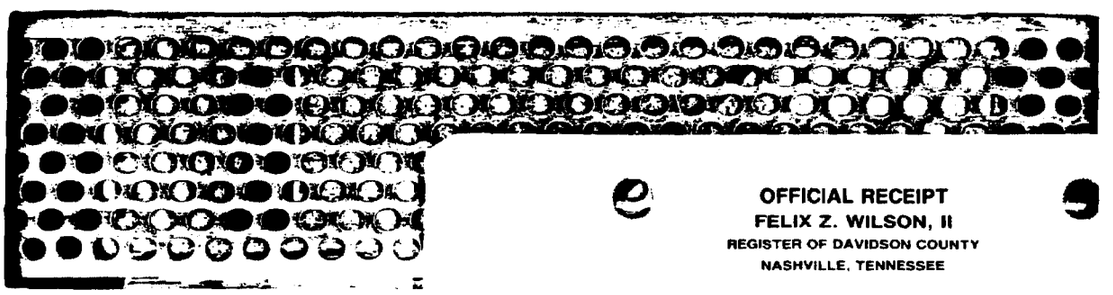
My Commission Expires:

2/19/2003

98 AUG 3 PM 2:47

0471686

08/03/98 0101 CHECK 3 209.25



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

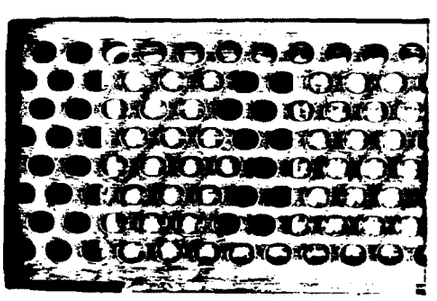
RECEIVED OF _____

FOR _____

BOOK 11065 PAGE 142

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 52500.00
CON TX 194.25
PRFEE 1.00
MTGE 10.00
CFEE 2.00
TOTAL 209.25
CHECK 209.25

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0474686
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No. 1332229