Leroy G. Goins, Jr.
SFI Acct. No. 25839958

Name and address of new owner:

Southern Financial, Inc.
P. O. Box 110037
Nashville, TN 37222

Send tax bills:

SAME

Prepared by:

David W. McMackin
5200 Maryland Way
Suite 105
Brentwood, TN 37027

Map & Parcel No.
82-8-423

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated January 9, 1996, recorded in Book 9921, page 100, Register's Office, Davidson County, Tennessee, Leroy G. Goins, Jr., and wife, Gloria D. 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 12:50 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 $53,950.00, 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:

LAND in Davidson County, Tennessee, being Lot No. 2 on the Plan of Bransford Realty Company's Subdivision of the Love-McFerrin Tract and the McWhirter Tract of record in Book 4300, page 179, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Leroy G. Goins, Jr., by Special Warranty Deed from Delta Bank & Trust of record in Book 9921, page 97, said Register's Office.

This is improved property located at 592 Neill Avenue, Nashville, TN 37206.

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

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: 2/19/2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $53,950.00.

D.W. McMackin, Trustee

Affiant

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

Eileen Strange

Notary Public

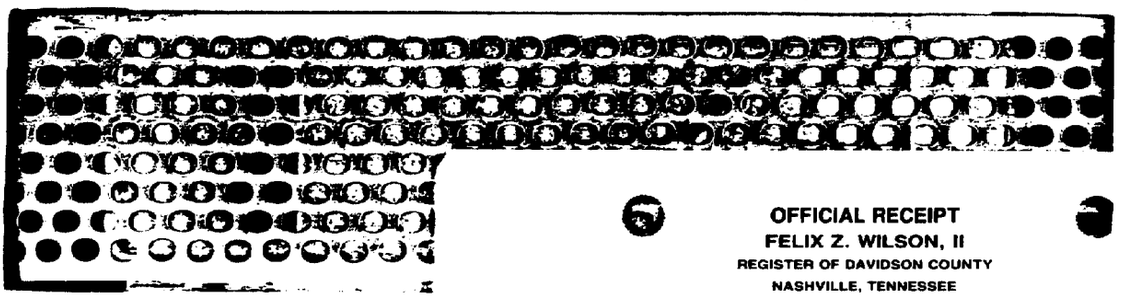
My Commission Expires: 2/19/2002

EILEEN STRANGE NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.

98 AUG 13 PM 2:55

0474700

5702 08/13 0101 03CHECK 214.62



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

RECEIVED OF _____

FOR _____

BOOK 11065 PAGE 184

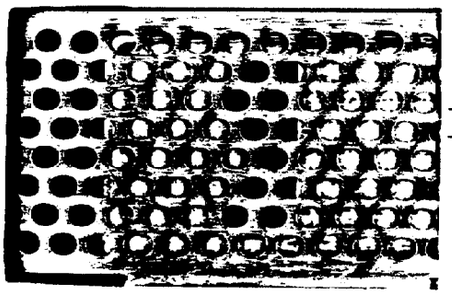
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 53950.00
CON TX 199.62
PRFEE 1.00
MISC 12.00
CFEE 2.00
TOTAL 214.62
CHECK 214.62

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/13/98 01 14:55 0001 6702



0474700

98 AUG 13 PM 2:5

No. 1332243