**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated October 23, 1992 and recorded in the Register's Office of Davidson County, Tennessee, at Deed Book 8769, Page 87 and re-recorded in Deed Book 8787, Page 690, James W. Hicks, Jr. and Debra K. Hicks conveyed to Vaden M. Lackey, Jr., as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **Clifton E. Darnell** was appointed Substitute Trustee by. Book 11035, Page 260 of record in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on July 30, August 6 & 13, 1998 , in THE NASHVILLE RECORD, by which advertisement the sale was held on August 20, 1998, at the Main South entrance of the Courthouse of Davidson County, Tennessee in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Heritage Equities, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $98,117.68; and

WHEREAS, the said purchaser has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Heritage Equities, Inc., as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Heritage Equities, Inc.**, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 156 on the Plan of Rolling River Estates, Phase IV as of record in Book 5200, pages 184 and 185, in the Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property. The last recorded conveyance deed was recorded at Book 8314, page 920 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said Heritage Equities, Inc., its successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

1233 08/24 0101 03CHECK 374.04

PICK-UP

98 AUG 24 PM 3:41

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. → REFERENCE

047891.9

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, on August 20, 1998.

**Clifton E. Darnell**, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 20, 1998, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, 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 the day and year above written.

Notary Public

My Commission Expires: 6-5-02

**********

STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $98,117.68, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME this 20th day of August, 1998.

Notary Public

My Commission Expires: 6-5-02

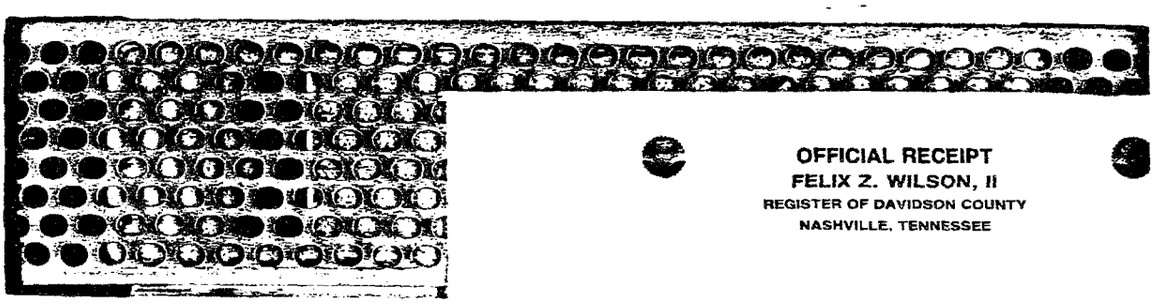
**********

MS&P#: Hicks 078.988228TN
Loan#: 8184042

Property Address: 804 Bay Cove Ct., Nashville, TN 37221
Tax Parcel ID No. 141-11-OA-56

THIS INSTRUMENT PREPARED BY:
Clifton E. Darnell, Attorney
Morris, Schneider & Prior, L.L.C.
707 Adams Avenue
Memphis, Tennessee 38105

Mail Tax Notices To, Property Owner and Return This Instrument to:
Heritage Equities, Inc.
c/o W. H. Hockridge
P.O. BOX 50971
Nashville, TN 37205



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

RECEIVED OF _____

FOR _____

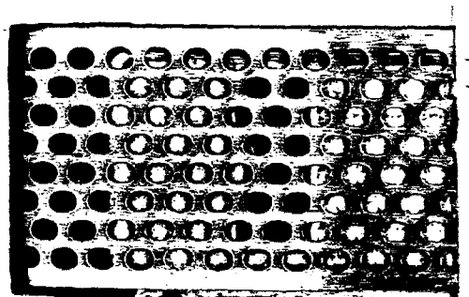
BOOK 11079 PAGE 77

| | | |
|---|---|---|
| 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 98117.68
CON TX 363.04
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 374.04
CHECK 374.04

08/24/98 01 15:42 0001 1233



**RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK**

047891 9
IDENTIF. # REFERENCE

98 AUG 24 PM 3:41
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

**No.** 1336723