This Instrument Prepared By:

David M. Smythe
Second Floor, Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

Mail

SUBSTITUTE TRUSTEE'S DEED

BOOK 11137 PAGE 412

Address New Owner(s) As Follows: Send Tax Bills To: Map-Parcel Nos.

First American National Bank — Same — Map 70-9
First American Center — Parcel No. 130
Nashville, TN 37237

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $30,000.00.

David M Smythe
Affiant

Subscribed and sworn to before me, this 29th day of September, 1998.

Elizabeth M. Ames
Notary Public

My Commission Expires: 1/20/99

8222 10/01 0101 03CHECK 122.00

WHEREAS, by Deed of Trust dated December 30, 1994, and recorded in Book 9564, Page 286, Register's office for Davidson County, Tennessee, David A. Carney and wife, Peggy L. Carney, conveyed to Guaranty Title Company, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument recorded in Book 11082, Page 841, said Register's office; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, and said advertisement appeared in the Nashville Record on September 3, 1998, September 10, 1998, and September 17, 1998; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 28th day of September, 1998, at 11:15 o'clock A.M. at the south front door of the Davidson County Courthouse, Nashville, Tennessee; 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, First American National Bank, being the highest and best bidder became the purchaser of said property at and for the sum of Thirty Thousand and No/100ths Dollars ($30,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute

Trustee, does hereby grant, bargain, sell, transfer, and convey unto First American National Bank the following real estate:

> Land in the 13th, formerly the 23rd Civil District of Davidson County, Tennessee, described as follows:
>
> Beginning on the northerly margin of Cliff Drive, at a point 121.5 feet west of the northwest corner of said Drive and Hamilton Road; thence with the northerly margin of said Drive, westerly 80 feet to a point 75 feet east of the northeast corner of said Drive and Goodrich Avenue; thence northwardly 75 feet; thence eastwardly 80 feet; thence southwardly 75 feet to the beginning.
>
> Being the same property conveyed to David A. Carney by Deed of Record in Book 9564, Page 283, Register's Office for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all right of homestead, equity of redemption, statutory right of redemption and all other rights and exemptions of every kind including, but not limited to, any statutory right to an elective share in the property in the makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First American National Bank, its representatives, successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 24th day of September, 1998.

David M. Smythe
Substitute Trustee

98 OCT -1 PM 3:57
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
0494874

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

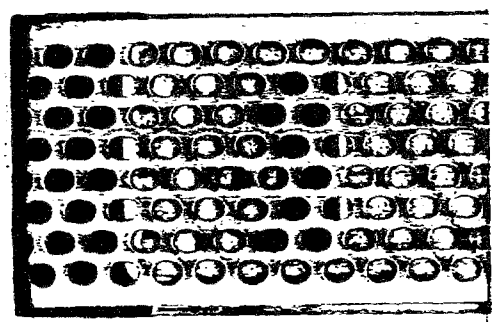
Personally appeared before me, Elizabeth M. Aman, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 24th day of September, 1998.

Elizabeth M. Aman
Notary Public

My Commission Expires: 1/20/99

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



RECEIVED OF _____

FOR _____

BOOK 11137 PAGE 414

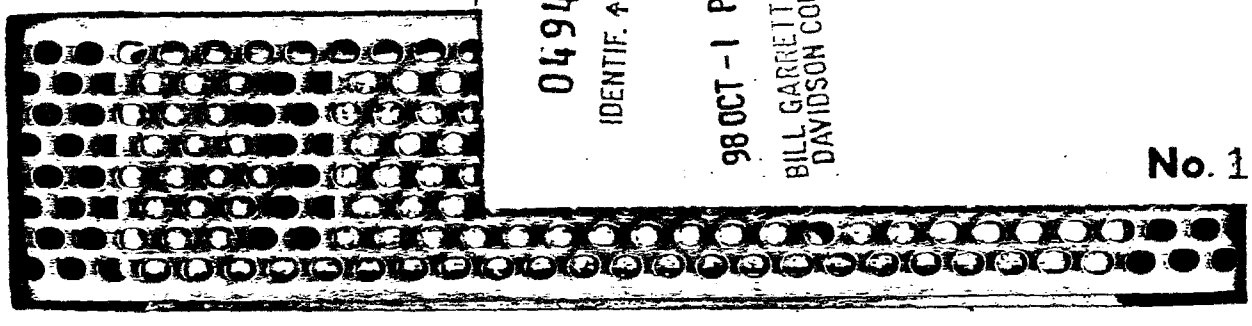
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	30000.00
CON TX	111.00
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	122.00
CHECK	122.00

10/01/98 01 15:59 0001 8222

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0494874
IDENTIF. A REFERENCE

98 OCT -1 PM 3:58
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1353512