(2903640861) This Instrument was prepared by: Crislip, Philip & Associates, 147 Jefferson Ave., Ste. 300, Memphis, TN (901) 525-2427

SUBSTITUTE TRUSTEE'S DEED

On the 29th day of November, 1995, **RAMONA WATERS** executed a Deed of Trust to James A. Crislip as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 9876, Page 430** and Paul N. Royal of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in **Book 11074, Page 142**.

The property is known as 2766 Old Matthews Road, Nashville, Tennessee 37207and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in **The Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on October 15, 1998, October 22, 1998, and October 29, 1998. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Monday, November 9, 1998 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse in Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **UNITED COMPANIES LENDING CORPORATION** for the sum of Thirty-Nine Thousand and 00/100 ($39,000.00) Dollars, which was the highest and best valid bid offered, and the purchaser, United Companies Lending Corporation has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the said United Companies Lending Corporation, the property above mentioned and now more fully described as follows:

Being Lot No. 131 on the Plan of Trinity Hills Village, Section 2, 1st Addition as of record in Book 4460, page 45 and 46, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

This being the same property described by deed of record in Book 8358, Page 320, Register's Office of Davidson County, Tennessee.

Parcel No. 59-16-201.00

The said Paul N. Royal, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 10th day of November, 1998.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

05122256
IDENTIF. ↑ REFERENCE

98 NOV 13 AM 11:06
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

BOOK 11203 PAGE 952

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 10th day of November, 1998, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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 at office the day and year above written.

Linda Stundahl
NOTARY PUBLIC

LINDA STUNDAHL My Commission Expires NOTARY PUBLIC AT LARGE JUNE 4, 2002 SHELBY COUNTY, TENNESSEE

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, Thirty-Nine Thousand and 00/100 ($39,000.00) Dollars, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

PNR
AFFIANT

SUBSCRIBED and sworn to before me this 10th day of November, 1998.

Linda Stundahl
NOTARY PUBLIC

LINDA STUNDAHL My Commission Expires NOTARY PUBLIC AT LARGE JUNE 4, 2002 SHELBY COUNTY, TENNESSEE

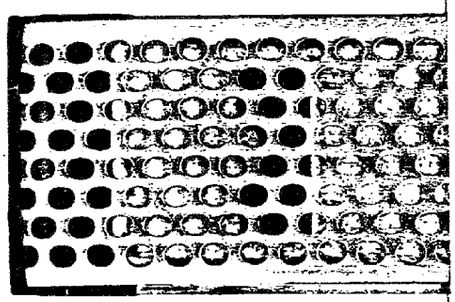
FOR REGISTER'S USE ONLY

Property known as:
2766 Old Matthews Road
Nashville, TN 37207

GRANTEE & Send Tax Notice to:
UNITED COMPANIES LENDING CORP.
P.O. Box 1591
Baton Rouge, LA 70821

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 JEFFERSON AVE., SUITE 300
MEMPHIS, TN 38103
(901) 525-2427

6690 11/13 0101 03CHECK 155.30



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

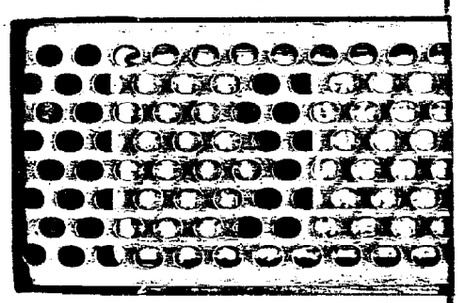
FOR _____

BOOK 11203 PAGE 953

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 39000.00
				CON TX 144.30
				PRFEE 1.00
				WDEED 8.00
				CFEE 2.00
				TOTAL 155.30
				CHECK 155.30
			11/13/98 01	11:06 0001 6690

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



05I2256
IDENTIF. ↑ REFERENCE

98 NOV 13 AM 11:06
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN

No. 1371791