(285804001643 - 1925 Westchester)

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

SUBSTITUTE TRUSTEE'S DEED

On the 26th day of February, 1996, **JANICE P. LIPSCOMB and husband, LURTON E. LIPSCOMB, SR.** executed a Deed of Trust to Jack Case Wilson as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 9966, Page 460** 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 11149, Page 778.**

The property is known as 1925 Westchester, Nashville, Davidson County, Tennessee 37207 and 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 22, 1998, October 29, 1998 and November 5, 1998. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, November 13, 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-Six Thousand Fifty and 00/100 ($36,050.00) 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. 97, Willow Creek Subdivision, Section I, of record in Book 5200, Page 629, Register's Office, Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This being the same property described by deed of record in Book 9907, Page 903 and Book 9748, Page 56 in the Register's Office of Davidson County, Tennessee.

Parcel No. 50-02-26.00

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.

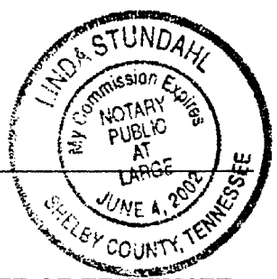
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 17th day of November, 1998.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 17th 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.



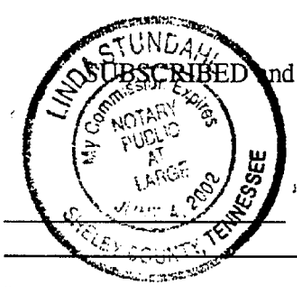
Linda Stundahl
NOTARY PUBLIC

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-Six Thousand Fifty and 00/100 ($36,050.00) 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 17th day of November, 1998.

Linda Stundahl
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
1925 Westchester
Nashville, TN 37207

1702 11/25 0101 03CHECK 144.39

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

MAIL ENV.

98 NOV 25 AM 10:33
BILL GRIFFITH REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. → REFERENCE
0516948

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

BOOK 11220 PAGE 873

RECEIVED OF _____

FOR _____

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

MAMT 36050.00
ERR CO
MAMT 36050.00-
CAMT 36050.00
CON TX 133.39
PRFEE 1.00
~~WDEED 8.00~~
~~CFEE 2.00~~
TOTAL 144.39
CHECK 144.39

11/25/98 01 10:34 0001 1702

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0516948
IDENTIF. ↑ REFERENCE

98 NOV 25 AM 10:33
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1376743