John Patrick Stevens
SFI Acct. No. 58134950

Name and address of new owner:	Send tax bills:	Prepared by:
Southern Financial, Inc. P. O. Box 389 Antioch, TN 37013	SAME	David W. McMackin 5200 Maryland Way Suite 105 Brentwood, TN 37027

Map & Parcel No.
133-2-316

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated April 7, 1998, recorded in Book 10880, page 134, Register's Office, Davidson County, Tennessee, John Patrick Stevens and wife, Christi Michelle Stevens, conveyed to John Bruno, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated October 29, 1998, and recorded in Book 11186, page 931, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed D. W. McMackin as Substitute Trustee; 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, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute 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 November 5, 12 and 19, 1998, stating that on November 27,

1998, at 12:00 Noon 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 a prior Deed of Trust of record in Book 10523, page 325, Register's office, Davidson County, Tennessee; 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 $14,850.35, 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, Substitute 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 the westerly 75 feet of Lot No. 1 on the Map of McLester's Addition to Nolen Heights, as of record in Book 421, page 92, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to John Patrick Stevens and wife, Christi Michelle Stevens, by deed record in Book 10523, page 322, said Register's Office.

This is improved property located at 210 McCall Street, Nashville, TN 37211.

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 aforementioned Deed of Trust.

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 27th day of November, 1998.

D.W. McMackin

Substitute 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, Substitute 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 27th day of November, 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 $14,850.35.

D.W. McMackin

Affiant

Subscribed and sworn before me, this 27th day of November, 1998.

Eileen Strange

Notary Public

EILEEN STRANGE NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.

My Commission Expires: 2/19/2002

98 DEC -4 PM 2:25
DAVID REGISTER
COUNTY, TN.

0521006
IDENTIF. # REFERENCE

5968 12/04 0101 03CHECK 69.95

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

RECEIVED OF _____

FOR _____

BOOK 11237 PAGE 880

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
TO - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			AMT	14850.35
			CON TX	54.95
			PRFEE	1.00
			WDEED	12.00
			CFEE	2.00
			TOTAL	69.95
			CHECK	69.95
		12/04/98	01	14:26 0001 5968

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0521006
IDENTIF. ↑ REFERENCE.

98 DEC -4 PM 2:25
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1380974