SUBSTITUTE TRUSTEE'S DEED

This indenture made and entered into on this 3rd day of December, 19 98 by and between Richard D. Taylor, Substitute Trustee, of Nashville, Davidson County, Tennessee, Party of the First Part, and Joe Garza of Nashville, Tennessee, Party of the Second Part.

BOOK 11240 PAGE 641

W I T N E S S E T H

WHEREAS, by Deed of Trust dated April 23, 1993, and recorded in Book 8930, page 719, and re-recorded in Book 8955, page 622, Register's Office, Davidson County, Tennessee, J. Ronald Shepard and Theresa L. Cook, conveyed to Glenn Hackett, Trustee, the hereinafter described property to secure payment of a promissory note payable to First Independent Bank, Gallatin, Tennessee, in the original principal sum of ONE HUNDRED FORTY THOUSAND AND NO/100 DOLLARS ($140,000.00); and

WHEREAS, by Assignment dated June 13, 1997, the aforesaid Deed of Trust was assigned to Small Business Administration; said assignment being recorded in Book 10493, page 187, Register's Office, Davidson County, Tennessee; and

WHEREAS, Small Business Administration, the owner and holder of the indebtedness due thereon, appointed Richard D. Taylor as Substitute Trustee, which appointment is dated July 21, 1998, and recorded in Book 11035, page 844, Register's Office, Davidson County, Tennessee; and

WHEREAS, default was made in the payment of said principal note and the holder thereof has directed First Party to advertise and sell said property in satisfaction of said indebtedness and the costs of foreclosure in accordance with the terms and provisions of the said promissory note and Deed of Trust; and

WHEREAS, First Party did advertise said property for sale in accordance with the terms of said Note and Deed of Trust, notice of same and place of said sale being published in the Nashville Record on November 5, 12, 19 and 26, 1998; and

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

98 DEC -7 PM 4:22
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. + REFERENCE
05217988

WHEREAS, pursuant to said notice, First Party did offer said property for sale on the premises located at 115 West Webster Street, Nashville, Tennessee on December 3, 1998 at or about 10:00 a.m., and Joe Garza of Nashville, Tennessee, being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Ten Thousand and 00/100 ($10,000.00) Dollars----------and said sum of said bid having been paid, the receipt of which is hereby acknowledged.

BOOK 11240 PAGE 642

NOW THEREFORE, for and in consideration of the premises, Party of the First Part has this day bargained and sold and does hereby transfer and convey unto the Party of the Second Part, the following-described real property situate in Davidson County, Tennessee, to-wit:

See attached Exhibit "A" for legal description.

Said property is known as 110 West Webster Street, Nashville, Davidson County, Tennessee.

To have and to hold said property to the said Party of the Second part (his-her heirs and assigns) (its successors and assigns), forever, and in bar of all equity or right of redemption, (except as set forth below), homestead and dower, subject to validly liened ad valorem taxes, and the outstanding balances of liens, if any, superior to the Deed of Trust mentioned hereinabove and to the following, if applicable: the statutory right of redemption of the United States, pursuant to 26 U.S.C. Section 7425(d)(1), and/or of the State of Tennessee, pursuant to T.C.A. Section 67-1-1433(c)(1), as set forth in the Substitute Trustee's Notice of Sale. [A copy of any required statutory notice to the United States and/or the State of Tennessee, and the response(s) thereto, if any, is attached hereto as a collective exhibit.]

And, I, Richard D. Taylor, Substitute Trustee, do further covenant and bind myself, my successors and representatives, to warrant and defend the title to said property only as to such title coming through or by me to the said Party of the Second part (his-her heirs and assigns) (its successors and assigns), against the lawful claims of all persons whomsoever.

Richard D. Taylor
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Tracy L. Arrington, a Notary Public in and for the said County and State, the within named Richard D. Taylor, 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 office in Nashville, Tennessee, this 3rd day of December 19 98.

Tracy L. Arrington
Notary Public

My Commission Expires: 7-24-99

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 10,000.00.

Richard D. Taylor
AFFIANT

SWORN TO AND SUBSCRIBED before me this 3rd day of December, 1998.

Tracy L. Arrington
NOTARY PUBLIC

MY COMMISSION EXPIRES: 7-24-99

SEND TAX BILLS TO: Mr. Joe Garza, 127 Eagan Circle, Madison, TN 37115

ADDRESS NEW OWNER: Same

MAP-PARCEL NO.: 51-4/69

THIS INSTRUMENT PREPARED BY:

Richard D. Taylor
Attorney at Law
2908 Poston Avenue
Nashville, TN 37203
(615) 320-3225

6817 12/07 0101 03CHECK 56.00

EXHIBIT A

TRACT TWO:

Being part of Lots 12 and 13 and part of Douglas Avenue, closed, as shown on the Map of L. M. Ezell's 38 Homes Tract in the 11th Civil District of Davidson County, Tennessee, not of record and described according to a copy of a survey made by W. B. Southgate, Surveyor, June 10, 1940.

Beginning at a point in the center of the creek at the intersection of the creek and the southerly margin of Webster Street; thence West along Webster Street one hundred and ten feet and six inches (110' 6") to an iron stake at the corner of the property of Nashville Pistol and Revolver Club; thence south one hundred and fifty feet to the creek and thence east ten feet to the center of the creek and thence northeast throughout the center of the creek to the beginning point, being that part of Lots 12 and 13 that lies West of the creek.

Being the same property conveyed to JAMES RONALD SHEPARD (a single person) by Quitclaim Deed from JAMES RONALD SHEPARD of Record in Book 8683, Page 112 Register's office for Davidson County, Tennessee. The property having been received by JAMES RONALD SHEPARD by Warranty Deed from Supreme Equipment X-Change, Inc. of record in Book 8678, Page 54 Register's office for Davidson County, Tennessee.

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

RECEIVED OF _____

FOR _____

BOOK 11240 PAGE 645

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 10000.00
				CON TX 37.00
				PRFEE 1.00
				WDEED 16.00
				CFEE 2.00
				TOTAL 56.00
				CHECK 56.00
12/07/98	01			16:23 0001 6817

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0521798
IDENTIF. & REFERENCE

98 DEC -7 PM 4:22

BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

No. 138181