(2960140804) This Instrument was prepared by: Crislip, Philip & Associates, 147 Jefferson Ave., Ste. 300, Memphis, TN (901) 525-2427

SUBSTITUTE TRUSTEE'S DEED

On the 30th day of August, 1995, **ZAIDA ZARIFF and husband, KASHIF A. ZARIFF** 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 9795, Page 876** 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 11239, Page 978.**

The property is known as 1017 Lischey Avenue, 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 December 31, 1998, January 7, 1999,and January 14, 1999. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, January 22, 1999 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-Two Thousand Nine Hundred and 00/100 ($32,900.00) 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:

> Land in Davidson County, Tennessee, being Lot No. 106 on the Plan of Sharpe and Crutcher's Addition to East Nashville, as of record in Book 57, Page 82, Register's Office for said County.
>
> Said Lot No. 106 fronts 50 feet on the easterly side of North Fourth Street, or Lischey Avenue, and runs back between parallel lines, 165 feet on an alley.
>
> This being the same property described by deed of record in Book 6898, Page 465 and Book 9793, Page 818 in the Register's Office of Davidson County, Tennessee.
>
> Parcel No. 82-03-454.00

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 25th day of January, 1999.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

BOOK 11320 PAGE 963

On this 25th day of January, 1999, 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
My Commission Expires
NOTARY PUBLIC AT LARGE
JUNE 4, 2002
SHELBY COUNTY, TENNESSEE

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-Two Thousand Nine Hundred and 00/100 ($32,900.00) Dollars, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

P920

AFFIANT

SUBSCRIBED and sworn to before me this 25th day of January, 1999.

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

Linda Stundahl
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
1017 Lischey Avenue
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

99 FEB -2 AM 9:00
ALL COUNTY REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

05436619
IDENTIF. A REFERENCE

132-73 0082 02/02 0101 02CHECK

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11320 PAGE 964

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	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

0543619

IDENTIF. A REFERENCE

99FEB-2 AM 9:00

ILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	32900.00
CON TX	121.73
PRFEE	1.00
MISC	8.00
CFEE	2.00
TOTAL	132.73
CHECK	132.73

02/02/99 01 08:59 0001 0083

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1419442