SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on October 5, 1993, Phil Kranz, an unmarried person, executed to Vaden Lackey, Jr., Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is recorded in Book 9108, Page 946 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, the above named trustee has been replaced by E. Franklin Childress, Jr., O. John Norris and J. Allen Roberts, as substitute trustees, by instrument of record as recorded in Book 10848, Page 514 of said Register's Office, any one of whom is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, Union Planters Bank, National Association, f/k/a Union Planters National Bank as the owner thereof, requested the undersigned to advertise and sell the security according to the terms thereof; and

WHEREAS, in accordance with said request, the said real estate described in said Deed of Trust was advertised for sale in THE NASHVILLE RECORD, a weekly newspaper published in Nashville, Tennessee, the first insertion appearing on February 25, 1999, and subsequent insertions appearing on March 4, 1999, and March 11, 1999, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon on Friday, March 19, 1999, being the time and at the south door of the Court House, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisement, the undersigned offered said real estate for sale in accordance with all the terms and requirements in said Deed of Trust and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to Union Planters Bank, National Association, at and for the sum of $62,004.00, which is the highest and best bid in connection therewith;

NOW, THEREFORE, the undersigned in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains, sells, conveys, and confirms unto said Union Planters Bank, National Association, the following real estate situated and located in Nashville, County of Davidson, State of Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 74-B on the Plan of Zone Lot Division of Lots 74 through 77, Chelsea of Priest Lake, Section One-A, of record in

Book 5200, Page 696, as amended in Book 6250, Page 36, Register's Office for Davidson County, Tennessee.

Said Lot No. 74-B fronts 44.00 feet on the northerly margin of Folkstone Drive and extends back 130.00 feet on the easterly line and 132.25 feet on the broken westerly line to a dead line in the rear, measuring 44.00 feet thereon.

The conveyance of the aforesaid property is subject to unpaid property taxes, assessments, subdivision restrictions, building lines, and easements of record in the Davidson County Register's Office.

IN WITNESS WHEREOF, J. Allen Roberts, as Substitute Trustee has hereunto set his hand this the 19th day of March, 1999.

J. ALLEN ROBERTS
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 19th day of March, 1999, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared J. Allen Roberts, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as Substitute Trustee.

WITNESS my hand and Official Notarial Seal at office the day and year above written.

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENNESSEE
My Commission Expires Sept 25, 2001

My Commission Expires:
9-25-01

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $62,004.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me on this 19th day of March, 1999.

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENNESSEE
My Commission Expires Sept 25, 2001

My Commission Expires:

9-25-01

PROPERTY ADDRESS: 3712 Folkstone Drive
Antioch, TN 37013

MAIL TAX NOTICE TO: Union Planters Bank, N.A.
P.O. Box 1860
Memphis, Tennessee 38101-1860

PREPARED BY AND RETURN TO: Wyatt, Tarrant & Combs
6075 Poplar Avenue, Suite 650
Memphis, Tennessee 38119

Tax parcel ID. 136-16-0-012.00

058 11967

99 MAY -4 AM 8:40

REGISTER
SHELBY COUNTY, TN.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11459 PG. 993

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

05819697

REGISTER'S REFERENCE

99 MAY -4 AM 8:40

REGISTER
DAVIDSON COUNTY, TN.

CASH	1000.00
CO TX	229.41
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	244.41
CHECK	244.41

1 CO TX CB:AA 0001 0753

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1455445