BOOK 11468 PG. 844

THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
First American Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

0584087
IDENTIFICATION REFERENCE
99MAY-7 AM10:22
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:
Banc One Financial Services, Inc.
P.O. Box 50417
Indianapolis, Indiana 46250-0417

Map-Parcel Numbers:
075-01-0
030-00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Lucille Walcott to Michael Brown, Trustee dated the 27th day of July, 1998, and being of record in Book 11044, page 305, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof Banc One Financial Services, Inc.;

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Book 11378, page 398, in the Register of Deed's Office, Davidson County, Tennessee, and appointing William Timothy Hill as Substitute Trustee;

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the substitute Trustee to foreclose the Deed of Trust;

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at 12:00 noon, April 30, 1999, at the Davidson County Courthouse, Nashville, Tennessee, when and where Banc One Financial Services, Inc., ("Grantee"), became the last and highest bidder at the price of Fifty-Six Thousand ($56,000.00) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

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

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 30th day of April, 1999.

William Timothy Hill, as
Substitute Trustee and not otherwise

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 30th day of April, 1999.

Kristin K Ousland
Notary Public

My commission expires: 11/29/00

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $56,000.00.

Affiant

Subscribed and sworn to before me this 30th day of April, 1999.

Kristin K. Ousland
Notary Public

My commission expires: 11/29/00

files\bancone\walcott-lucille\sub-trustee-deed.wpd

LAND in the 4th Civil District of Davidson County, Tennessee, being Lot No. 85 on the Plan of Hermitage Hills, Section twelve, of record in Plat Book 4675, page 113 & amended in Plat Book 4675, PG 125, register's Office for said County, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Lucille E. Walcott, unmarried, by Quitclaim Deed from Herman E. Flowers, unmarried, dated July 27, 1998, recorded July 31, 1998, of record in Book 11044, page 303, in the Register's Office for Davidson County, Tennessee. Being also the same property conveyed to Herman E. Flowers, unmarried and Lucille E. Walcott, unmarried, as joint tenants with rights of survivorship, with the remainder to the survivor in fee, by deed from Mary Ellen Burnett Acuff and husband, Ronald Acuff, dated February 24, 1995, recorded February 28, 1995, of record in Book 9605, page 435, Register's Office for Davidson County, Tennessee.

This is improved property known as 835 Heritage Trail, Nashville, Tennessee 37076.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____ BOOK 11468 PG. 847

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

0584087

IDENTIF. & REFERENCE

99 MAY -7 AM 10: 21

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	56000.00
CON TX	207.20
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	222.20
CHECK	222.20

05/07/99 01 10:25 0001 2983

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1457650