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

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:

119-13-5.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by GLYNDON LEE CRAVENS and wife MERCY A. CRAVENS, to Tim Light, Trustee, dated the 11th day of September, 1997, and being of record in Book 10606, page 272, 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 11409, page 175, in the Register of Deed's Office, Davidson County, Nashville, 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; and

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 twelve o'clock noon (12:00 noon), May 12, 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 Forty-Nine Thousand Four Hundred Seventy-Five and 00/100ths ($49,475.00) 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.

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 17th day of May, 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 17th day of May 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 $49,475.00.

Affiant

Subscribed and sworn to before me this 17th day of May, 1999.

Kristin K Ousland
Notary Public

My commission expires: 11/29/00

EXHIBIT A

BEING Lot No. 70 on the Map of an Addition to and Revision of Lots Nos. 93, 94, 95, 96 and 97 of H.G. McNabb Subdivision of record in Book 1130, page 75, Register's Office for Davidson County, Tennessee.

SIAD Lot No. 70 front 75.0 feet on the westerly side of Harlin Drive and runs back between lines 238.9 feet on the northerly line and 234.6 feet on the southerly line to a dead line in the rear, measuring 75.12 feet thereon.

BEING the same property conveyed to Glyndon Lee Cravens by Quitclaim Deed from Rebecca Suzanne Cherry Cravens dated September 19, 1997, of record in Book 10620, page 222, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 2935 Harlin Drive, Nashville, Tennessee 37211.

files\bancone\cravens-glyn\sub-trustee-deed

0589212

IDENTIFICATION/REFERENCE

99MAY20 AM11:14

REGISTER
DAVIDSON COUNTY, TN.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11487 PG. 67

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

0389212

IDENTIFICATION REFERENCE

99 MAY 20 AM 11:14

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

[illegible]	$475.00
[illegible]	183.05
[illegible]	1.00
[illegible]	12.00
[illegible]	2.00
TOTAL	198.05
CHECK	198.05

05/20/99 03 11:15 0001 BK24

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1463033