THIS INSTRUMENT PREPARED BY AND RETURN TO:
W. Ray Jamieson and/or Benjamin T. Wages, Jr., 147 Jefferson, Ste 300, Memphis, TN 38103, (901) 525-0231

SUBSTITUTE TRUSTEE'S DEED

BOOK 11530 PG. 726

WHEREAS, on the 24th day of August, 1989, John T. Grizzard, executed a certain Deed of Trust, conveying to Bob Herrman, as Trustee, certain property hereinafter fully set forth and described, which said Deed of Trust is of record in the Register's Office of Davidson County, Tennessee, in Deed Book 7922, Page No. 148.

WHEREAS, the undersigned has been appointed Substitute Trustee by the holder of the indebtedness secured by said Deed of Trust by instrument in Deed Book 11457, Page No. 409 in the Register's Office of Davidson County, Tennessee, and

WHEREAS, default having been made in the payment of the debts and obligation secured to be paid in said Deed of Trust, the owner thereof requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of said Deed of Trust, and

WHEREAS, in accordance with said request, the said property was advertised for sale in the Nashville Record, a weekly newspaper published in Nashville, Tennessee, for twenty-one (21) days by 3 weekly notices, such advertisement appearing on May 13, May 20, and May 27, 1999, and giving the time, terms, place of sale and description of property, and

WHEREAS, at the time, 12:00 noon, being the 4th day of June, 1999, and place, being as mentioned in said advertisement, the County Courthouse, Nashville, Davidson County, Tennessee, and the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the said property was struck off and sold to Associates Financial Services Co., Inc., for the sum of $31,050.00, that being the highest and best bid offered, and

NOW THEREFORE, the undersigned, W. Ray Jamieson and/or Benjamin T. Wages, Jr. Substitute Trustee, hereby bargains, sells and conveys unto the said Associates Financial Services Co., Inc., the property above mentioned and now fully described as follows:

Land in Davidson County, Tennessee, and being the northerly 43 feet of Lot No. 99 in T. McGavock's Addition to Nashville, a plan of which is of record in Book 21, Page 41, R.O.D.C. Tennessee, and more particularly described as follows:

Beginning at the north east corner of Lot No. 99 in said McGavock's plan, running thence southerly, and with the westerly margin of 11th Avenue North, formerly Fillmore Street, 43 feet to a point, 7 feet northwardly of the north east corner of Lot No. 98; thence westwardly and parallel with the northerly margin of said Lot No. 98, 150 feet, more or less, to an alley; thence with the easterly margin of said alley northerly 43 feet, more or less, to northwest corner of said Lot No. 99; thence easterly 150 feet to the beginning.

Being the same property conveyed to John T. Grizzard by deed from Thomas N. Gray and wife, Jannie C. Gray, of record in the Register's Office of Davidson County, Tennessee.

PARCEL NO.: 81-11-565.00

PROPERTY ALSO KNOWN AS: 1625 11th Avenue No., Nashville, Tennessee

And the said W. Ray Jamieson or Benjamin T. Wages, Jr., 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 it, but not further or otherwise.

The proceeds of the sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said W. Ray Jamieson and/or Benjamin T. Wages, Jr., Trustee, has hereunto set his hand and seal this 4th day of June, 1999.

W. RAY JAMIESON AND/OR
BENJAMIN T. WAGES, JR.
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

BOOK 11530 PG. 727

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4th day of June, 1999, within my jurisdiction, the within named W. Ray Jamieson and/or Benjamin T. Wages, Jr., who acknowledged that he/they executed the above and foregoing instrument.

NOTARY PUBLIC

My commission expires:
My Commission Expires Dec. 29, 2001

Property known as:
1625 11th Avenue No.
Nashville, Tennessee

Mail Tax Notice to:

Associates Financial Services Co., Inc.
One Thorn Run Center
1187 Thorn Run Ext., Ste 140
Coraopolis, PA 15108
(800) 792-7500 ext. 6418

Name and Address of Property Owner:

Associates Financial Services Co., Inc.
One Thorn Run Center
1187 Thorn Run Ext., Ste 140
Coraopolis, PA 15108
(800) 792-7500 ext. 6418

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for this transfer is $31,050.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

0515 06/16 0101 03CHECK 125.89

AFFIANT

Subscribed and sworn to before me this 4th day of June, 1999

NOTARY PUBLIC

MY COMMISSION EXPIRES:
My Commission Expires Dec. 29, 2001

MAIL ENV.

99 JUN 16 PM 1:55

W.A. "DROLL" KRIEGER
REGISTER
SHELBY COUNTY, TN.

0600575

IDENTIFICATION/REFERENCE

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11530 PG. 728

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

CC .

0600575

AUDITOR'S REFERENCE

99 JUN 16 PM 1:55

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

CAMT	31050.00
CON TX	114.89
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	125.89
CHECK	125.89

06/16/99 01 13:59 0001 0573

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1479172