THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Poplar Center Court, Suite 202
MEMPHIS, TN 38115

NAME: Barry L. Stewart, Judy L. Stewart
S&K#: 98-2770
LOAN#: 541912

SUBSTITUTE TRUSTEE'S DEED

BOOK 11716 PAGE 792

WHEREAS, by Deed of Trust dated January 8, 1992, recorded in Book 8526, Page 755, Register's Office of DAVIDSON County, Tennessee, Barry L. Stewart and wife, Judy L. Stewart, conveyed to Waden Lackey Jr., Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 11288, Page 492, in the Register's Office of DAVIDSON County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on April 21, 1999, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Union Planters Bank, N.A., whose address is 7130 Goodlett Farms Pkwy, Cordova, TN 38018-4908, at and for the sum of $37,468.55, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Union Planters Bank, N.A., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Union Planters Bank, N.A., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being the easterly parts of Lots Nos. 33 and 34 on the Plan of Rosedale Subdivision, as of record in Book 947, Page 45, Register's Office for said county, described as follows:

Beginning on the southerly margin of Rosedale Avenue, where same intersects the westerly margin of Grandview Avenue; thence with the westerly line of Grandview Avenue, Southwardly 100.6 feet to the corner of Lots Nos. 32 and 33; thence with the line between said lots Westwardly 53.4 feet to a point; thence along a broken line (measuring 84 feet, more or less, northwesterly to a point on the line between Lots 33 and 34 and then 25 feet, more or less,

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westerly along the line between Lots 33 and 34, for a total 109 feet, more or less, field measured) to a point; thence North 12 degrees 20 minutes West 60.6 feet by Deed reference, 50 feet, more or less, as field measured to the southerly margin of Rosedale Avenue; thence with the southerly margin of said Avenue, Eastwardly 142.3 feet to the point of beginning.

This legal description is identical with that in Deed recorded in Book 8526, Page 755 Register's Office of DAVIDSON County Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8526, Page 755, Register s Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8526, Page 752, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Union Planters Bank, N.A., its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by through or under him as such Substitute Trustee but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 22 day of October, 1999, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the 22 day of October, 1999.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN

Notary Public

MAIL EM.

98 OCT 26 AM 9:26
REGISTER
DAVIDSON COUNTY, TN.

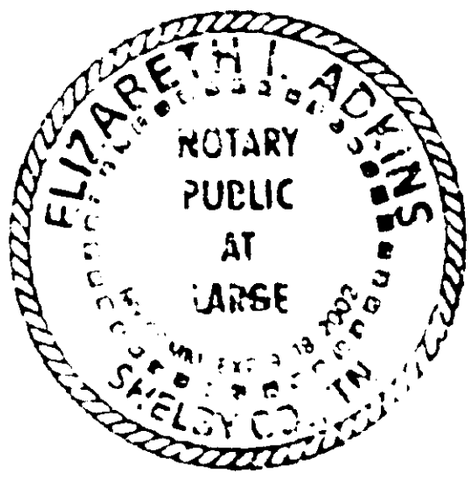
REFERENCE

06502777

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 $ 37,468.55, 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 the 22 day of October 1999.



Notary Public

PROPERTY ADDRESS: 2201 Grandview Avenue, , NASHVILLE, TN, 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Union Planters Bank, N.A.
7130 Goodlett Farms Pkwy
Cordova, TN 38018-4908

S & K #:98-2770
Map & Parcel - 118 4 194

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11716 PAGE 795

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

065027 - REFERENCE

99 OCT 26 AM 9:26

REGISTER
DAVIDSON COUNTY, TN.

CAMT	37468.55
CON TX	138.64
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	153.64
CHECK	153.64

10/26/99 01 09:29 0001 3790

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1531569