THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED, PLLC
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219



ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank, National Association 230 Fourth Ave. North Nashville, TN 37201	Same	119-14/97

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Mortgage Corporation which was assigned to SouthTrust Bank, National Association, by way of Assignment of record at Instrument Number 200001050001253, Register's Office for Davidson County, Tennessee;

WHEREAS, SouthTrust Mortgage Corporation was the beneficiary of the Deed of Trust of record at Book 10515, Page 235, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), which Deed of Trust secures to SouthTrust Mortgage Corporation the payment in full of the note evidencing the subject indebtedness in the original principal sum of $75,250.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Darrel L. Goad and wife, Tonya M. Goad (the "Borrower") conveyed the real property described herein to SouthTrust Bank of Tennessee of Davidson County, Tennessee, Trustee, for the benefit of SouthTrust Mortgage Corporation, with power of sale;

WHEREAS, SouthTrust Mortgage Corporation pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Instrument Number 200001050001253, Register's Office for Davidson County, Tennessee;

WHEREAS, SouthTrust Mortgage Corporation did assign, transfer, grant, bargain and convey all its right, title and interest in and to the Deed of Trust to SouthTrust Bank, National Association) ("Lender") of record at Instrument Number 200001050001253, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default by the Borrowers in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property(ies) for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property(ies) for sale in the "Nashville Record" on January 13, 20, and 27, 2000, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 4th day of February, 2000, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank, National Association did place the highest bid for the subject property(ies), being the sum of $67,000.00;

NOW THEREFORE, for and in consideration of the sum of $67,000.00, the Substitute Trustee, R. Garry Chaffin, has bargained and sold, and by these presents does transfer and convey unto SouthTrust Bank, National Association, the Grantee herein, its heirs and assigns, the property described as follows:

Land in Davidson County, Tennessee, being Lot No. 11 of Block "A" on

the Plan of Woodbine Courts, Part One, of record in Book 1130, Page 39, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Darrel L. Goad, married, by deed from Gary W. Vogel and wife, Ann Marie Vogel of record in Book 10515, Page 232, Register's Office for Davidson County, Tennessee.

The street address of this property is known as: 244 Morton Avenue, Nashville, Tennessee 37211.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantees, their heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 4th day of February, 2000.

R. Garry Chaffin, Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Substitute Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 4th day of February, 2000.

Bobbie Carney
Notary Public

BOBBIE CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2001

The actual consideration for this transfer or value of property (whichever is greater) is $67,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin, Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Sworn to and subscribed before me this 4th day of February, 2000.

Bobbie Carney
Notary Public

BOBBIE CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2001

m:foredeed.goa