104.60

(3803640667) SUBSTITUTE TRUSTEE'S DEED

Instr:200002150015157 Page: 1 OF 2
REC'D FOR REC 02/15/2000 11:54:33AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $93.61

On the 30th day of June, 1995, **VONZELL T. HUDGINS, and DORIS M. HUDGINS** executed a Deed of Trust to James A. Crislip as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **BOOK 9724, PAGE 408** and John B. Philip of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in **BOOK 11734, PAGE 725.**

The property is known as 1711 Seifried Street, Nashville, Tennessee 37208 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in the **Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on November 18, 1999, November 25, 1999, and December 2, 1999. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, December 10, 1999 at 12:00 o'clock noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse at the South steps of the Davidson County Courthouse in Nashville, Tennessee, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **United Companies Lending Corporation**, at and for the sum of Twenty-Five Thousand Two Hundred Ninety-Eight and 80/100 ($25,298.80) Dollars, which was the highest and best valid bid offered, and the purchaser, United Companies Lending Corporation, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip Substitute Trustee, does hereby bargain, sells, and conveys unto the said United Companies Lending Corporation, the property above mentioned and now more fully described as follows:

BEING LOT NO. 60 ON THE PLAN OF GEORGE SHIELD'S 2ND NORTH NASHVILLE PLAN OF LOTS RECORDED IN BOOK 57, PAGE 146, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID LOT NO. 60 FRONTS 50 FEET ON THE SOUTH SIDE OF SEIFRIED STREET AND RUNS BACK BETWEEN PARALLEL LINES 150 FEET TO AN ALLEY.

This being the same property described by deed of record in Book 5152, Page 235 in the Register's Office of Davidson County, Tennessee.

Parcel No. 81-07-168.00

The said John B. Philip, 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 him, but not further or otherwise.

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

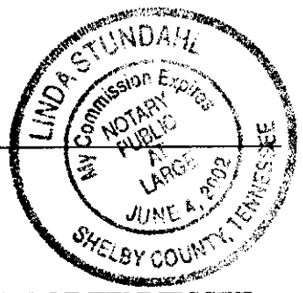
IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 29th day of December, 1999.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 29th day of December, 1999, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.



Linda Stundahl
NOTARY PUBLIC

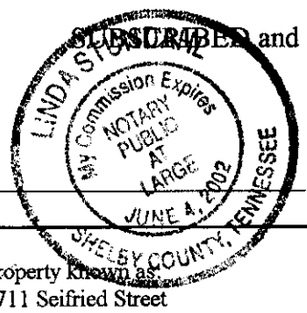
AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is Twenty-Five Thousand Two Hundred Ninety-Eight and 80/100 ($25,298.80) Dollars which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

John B. Philip
AFFIANT

SUBSCRIBED and sworn to before me this 29th day of December, 1999.



Linda Stundahl
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property Known as:
1711 Seifried Street
Nashville, TN 37208

GRANTEE (New owner) &
Send Tax Notice to:
United Companies Lending Corp.
P.O. Box 1591
Baton Rouge, LA 70821-1591

This Instrument prepared by:
Crislip, Philip & Associates
147 Jefferson Ave., Ste. 300
Memphis, TN 38103
(901) 525-2427