126.79

Instr:20000225001844l Page: 1 OF 2
REC'D FOR REC 02/25/2000 10:06:33AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $115.79

(2901043112) This Instrument was prepared by: Crislip, Philip & Associates, 147 Jefferson Ave., Ste. 300, Memphis, TN (901) 525-2427

SUBSTITUTE TRUSTEE'S DEED

On the4th day of April, 1997, **DOWLEN B. ROGERS, and wife, MINNIE ROGERS** 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 10411, Page 723** and Paul N. Royal 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 11522, Page 813.**

The property is known as 885 Carter Street, Nashville, Tennessee 37206and 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 December 16, 1999, December 23, 1999, and December 30, 1999. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, January 14, 2000 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby 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** for the sum of Thirty-One Thousand Two Hundred Ninety-Five and 00/100 ($31,295.00) 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, Paul N. Royal, 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:

Real Estate situated, lying and being in the County of Davidson, State of Tennessee to wit:

Being Lot No. 99 on the Map of Thornby Place, as of record in Book 332, Page 3, Register's Office for said County.

Said Lot No. 99 fronts 50 feet on the northerly side of Carter Street or Avenue and runs back between parallel lines 150 feet to an alley.

This being the same property described by deed of record in Book 3942, Page 305 in the Register's Office of Davidson County, Tennessee.

Parcel No. 82-04-218.00

The said Paul N. Royal, 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 Paul N. Royal, Substitute Trustee, has hereunto set his hand this 14th day of January, 2000.

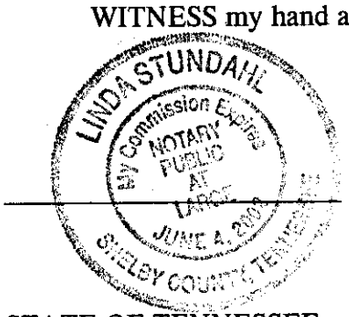
PNR

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th day of January, 2000, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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

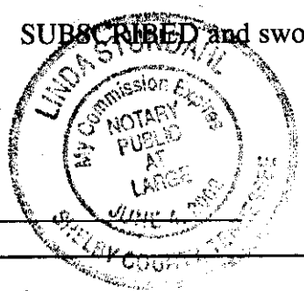
AFFIDAVIT OF VALUE

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, Thirty-One Thousand Two Hundred Ninety-Five and 00/100 ($31,295.00) Dollars, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

P.O.R.
AFFIANT

SUBSCRIBED and sworn to before me this 14th day of January, 2000.



Linda Stundahl
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
885 Carter Street
Nashville, TN 37206

GRANTEE & Send Tax Notice to:
UNITED COMPANIES LENDING CORP.
P.O. Box 1591
Baton Rouge, LA 70821

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 JEFFERSON AVE., SUITE 300
MEMPHIS, TN 38103
(901) 525-2427