Instr:20000612005861 6 Page: 1 OF 3
REC'D FOR REC 06/12/2000 2:44:51PM
RECORD FEE: $20.99
M. TAX: $0.00 T. TAX: $120.04

(3801043298) This Instrument was prepared by (and return to): CRISLIP, PHILIP & ASSOCIATES Jefferson Plaza Building, Suite 300, 147 Jefferson Avenue, Memphis, Tennessee 38103 (901) 525-2427

TRUSTEE'S DEED

On the 30th day of April, 1998, **ROBERT MONTGOMERY and wife, MARY F. MONTGOMERY** made and executed to John B. Philip of Shelby County, Tennessee as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in BOOK 10917, PAGE 392, the property known as 1007 11th Avenue North, Nashville, Tennessee 37208. The property 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 Knoxville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on March 23, March 30, April 6, 2000. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, April 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**, at and for the sum of $32,442.00, 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 Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, 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:

A lot or parcel of land in Nashville, Davidson County, Tennessee, being the southerly one half of Lot No. 5 of the subdivision of the Narcissa Smith property in Nashville, Tennessee, being the subdivision of Lot No. 176 in McNairys Mansion Home Tract.

Said part of said Lot No. 5 fronts thirty feet on the westerly side of Cumberland Street (now Eleventh Avenue North) and runs back between parallel lines 140 feet to an alley.

This being the same property described by deed of record in Deed Book 7537, Page 202, Register's Office for Davidson County, Tennessee.

Parcel No. 81-16-565.00

The said John B. Philip, 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.

NOTICE: This sale and conveyance is subject to a lien or claim of lien filed by the State of Tennessee in the Register's Office of Davidson County, Tennessee Book 7157 Page 660. Notice of the Substitute Trustee's foreclosure sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433 (b) (1). Sale of this land shall be subject to the preemption rights of the State of Tennessee as provided for in T.C.A. 67-1-1433 (c) (1). A copy of the notice sent is attached as Exhibit "A".

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

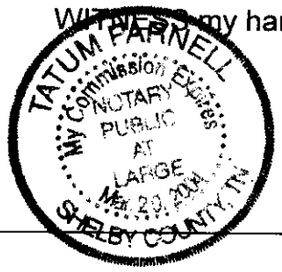
IN WITNESS WHEREOF, the said John B. Philip, Trustee, has hereunto set his hand this 17th day of April, 2000.

JOHN B. PHILIP, TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 17th day of April, 2000, 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, Trustee, to me known to be the persons 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.



NOTARY PUBLIC

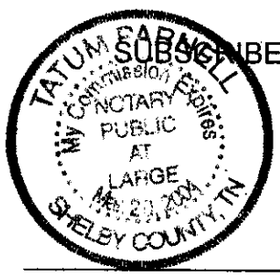
AFFIDAVIT OF VALUE

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, $32,442.00, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 17th day of April, 2000.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
1007 11th Avenue, North
Nashville, TN 37208

GRANTEE &
Send Tax Notice to:
UNITED COMPANIES LENDING CORP.
P.O. Box 1591
4041 Essen Lane
Baton Rouge, Louisiana 70821

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 Jefferson Avenue, Suite 300
Memphis, Tennessee 38103 (901) 525-2427

Crislip, Philip & Associates

Attorneys at Law
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Memphis, Tennessee 38103
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Facsimile: (901) 521-9306
E-Mail: Lawgolf@aol.com

James A. Crislip (1926-1998)

March 17, 2000

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 358 899 332

Mr. Wilbur E. Hooks
State of Tennessee, Department of Revenue
1200 Andrew Jackson Bldg.
Nashville, Tennessee 37245-3545

RE: UNITED COMPANIES LENDING CORPORATION v.
Robert Montgomery, Mary F. Montgomery
Lien recorded in Book 7157, Page 660, Register's Office of Knox County, TN

Dear Mr. Hooks:

We are commencing foreclosure on real estate owned by a Robert Montgomery and Mary R. Montgomery, 1007 11th Avenue North, Nashville, Tennessee 37208. **We are not sure that this is one and the same Robert Montgomery who is our client's customer, and are giving this notice as a precaution.** The property is more particularly described as follows:

See attached Exhibit "A"

We do not have an abstract, but a foreclosure reference reveals that Robert Montgomery and wife, Mary F. Montgomery acquired the property by deed dated 05-05-88 and recorded in Book 7537, Page 202, in the Register's Office of Davidson County, Tennessee.

The first instrument of record is a mortgage held by United Companies Lending Corporation dated 04-30-98, recorded in Book 10917, Page 382, Register's Office of Davidson County, Tennessee. **A copy of the trust deed is enclosed.** The balance is set out below.

The next instrument of record is a State of Tennessee Department of Revenue tax lien. The pertinent information is as follows:

BOOK/PAGE	ENTITY ID	DATE FILED
7157/660	3-000079010-001-2	03-05-87

EXHIBIT "A"

This lien is filed against Shirley S. Montgomery and Robert Montgomery dba Bobs Indiana Ribs, 3998 Dickerson Road, Nashville, TN. We are enclosing two (2) copies of the State of Tennessee tax lien of record.

The next instrument of record is a judgment lien held by Smith Brothers Funeral Directors, dated 12-20-99 and recorded as Instrument No. 199912200304814, Register's Office of Davidson County, Tennessee, in the original amount of $8,239.73. The current balance is unknown.

We do not have a current appraisal and the current value is unknown. Our client does not desire to venture an opinion.

The amount due our client is approximately $49,094.45 and is broken down as follows:

Principal Balance		$47,474.45
Attorney's Fee & Trustee's Fee (Est.)		1,000.00
Publication (Approx.)		500.00
Title Search		100.00
Miscellaneous	20.00	

We are commencing to advertise and sale the above property for cash to the highest and best bidder at a Trustee's Foreclosure Sale to be held on Friday, April 14, 2000 at 12:00 noon at the front steps of the Davidson County Courthouse, Nashville, Tennessee.

The notice requirements of T.C.A. 35-5-104 (a) and T.C.A. 67-1-1433 (b)(c)(1) are being complied with.

We trust the foregoing complies with the requirements of T.C.A. 67-1-1401 et seq. and you will see your way clear to consent to the sale of this property free of the State of Tennessee tax lien.

Very truly yours,

CRISLIP, PHILIP & ASSOCIATES

John B. Philip
/lks
Enc.
cc: United Companies Lending Corporation