32-B

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

BOOK 11722 PAGE 311

ADDRESS NEW OWNER:
SouthTrust Bank,
National Association
230 Fourth Ave. North
Nashville, TN 37201

SEND TAX BILLS TO:
Same

MAP/PARCEL:
119-1/178

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, N.A., otherwise known as SouthTrust Bank, National Association, by way of Assignment of record at Book 11676, Page 230, Register's Office for Davidson County, Tennessee;

WHEREAS, SouthTrust Mortgage Corporation was the beneficiary of the Deed of Trust of record at Book 11284, Page 509, 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 $58,300.00;

WHEREAS, by and through the above described Deed of Trust, the grantor, Chimika Lofton, a single person (the "Borrower") conveyed the real property described herein to SouthTrust Bank, N.A. 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 Book 11676, Page 230, 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, N.A. (otherwise known as SouthTrust Bank, National Association) ("Lender") of record at Book 11676, Page 230, 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 September 30, October 7 and 14, 1999, 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 22nd day of October, 1999, 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 $52,715.20;

NOW THEREFORE, for and in consideration of the sum of $52,715.20, 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. 156 and the westerly 20 feet of Lot No. 157 on the Map of Overhill City and

03CH1 1022 4/4 206.05

W.H. Fox Subdivision of certain blocks in Cumberland Nurseries, as of record in Book 332, page 21, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to the herein named Grantor by deed of record in Book 11284, Page 506, Register's Office of Davidson County, Tennessee.

The street address of this property is known as: 302 Rose Street, Nashville, Tennessee 37210.

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 26th day of October, 1999.

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 26th day of October, 1999.

Notary Public

My Commission Expires: 3/24/2001

The actual consideration for this transfer or value of property (whichever is greater) is $52,715.20. 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
6th day of January, 1998.

Notary Public

My Commission Expires: 3/24/2001
m:foredeed.lof

COBB CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

RECEIVED FOR REFERENCE
99 OCT 28 AM 10:37
REGISTER
DAVIDSON COUNTY, TN.

06518 49

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11722 PAGE 313

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

99 OCT 29 AM 10:37
REGISTER
DAVIDSON COUNTY, TN.

0651849
REFERENCE

MAMT	52715.20
ERR	CO
MAMT	52715.20-
CAMT	52715.20
CON TX	195.05
PRFEE	1.00
MISC	8.00
CFEE	2.00
TOTAL	206.05
CHECK	206.05

10/29/99 01 10:42 0001 5441

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1533203