THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
First American Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

SUBSTITUTE TRUSTEE'S DEED

Instr:200001130004848 Page: 1 OF 3
REC'D FOR REC 01/13/2000 3:52:39PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $296.00

Address New Owner and Send Tax Bills To:
Banc One Financial Services, Inc.
P.O. Box 50417
Indianapolis, Indiana 46250-0417

Map-Parcel Numbers:
58-15-191.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Doretha Lollis, unmarried n/k/a Doretha Cotham and husband Marvin Cotham as his interest may appear to Michael Brown, Trustee, dated the 23rd day of February, 1999, and being of record in Book 11357, page 292, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof Banc One Financial Services, Inc.

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Book 11755, page 221, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee.

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at twelve o'clock noon (12:00 noon), January 10, 2000, at the Davidson County Courthouse, Nashville, Tennessee, when and where Banc One Financial Services, Inc., ("Grantee"), became the last and highest bidder at the price of Eighty Thousand and 00/100ths ($ 80,000.00) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of

which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.
2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 10th day of January, 2000.

William Timothy Hill, as
Substitute Trustee and not otherwise

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 10 day of January, 2000.

Charlotte E. Jerry
Notary Public

My commission expires: My Commission Expires MAY 26, 2002

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $80,000.00.

Affiant

Subscribed and sworn to before me this 10th day of January, 2000.

Charlotte E Jerry
Notary Public

My commission expires: My Commission Expires MAY 26, 2002

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 3 on the Plan of Royal Hills, Section I, of record in Book 4675, page 73, Register's Office for said County.

Said Lot No. 3 fronts, 86.28 feet on the southerly margin of Lunn Drive and extends back 171.43 feet on the easterly line and 171.66 feet on the westerly line to a dead line in the rear, measuring 95.02 feet thereon.

Being the same property conveyed to Doretha Lollis, unmarried, by deed from Dottie A. Wynn, unmarried, dated August 2, 1993, recorded August 5, 1993, Book 9037, page 820, Register's Office for Davidson County, Tennessee.

This is improved property known as 3781 Lunn Drive, Nashville, Tennessee 37218.