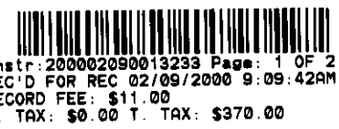
FILE NO.: 333.996641TN\mdb
LOAN NO.: 0011029980\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341



SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 25, 1999, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument Number 11416, Page 643, ("Deed of Trust"), James M. Nicholson and Anita K. Nicholson conveyed to Wesley D. Turner, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **Ameriquest Mortgage Company,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument Number 200001070002265**, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on December 23, December 30, and January 6, 1999, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 27, 2000, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Ameriquest Mortgage Company**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 100,000.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Ameriquest Mortgage Company as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Ameriquest Mortgage Company,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

A certain tract or parcel of land in Davidson County, Tennessee, described as follows: Lot #282
Being part of Lot No. 282 on the Map of Charlotte Park, Section 11, as of record in Book 2900, Page 79 and 80, Register's Office for said County.
Said part of Lot No. 282 fronts 51 feet on the northwestly side of Annex Avenue and extends back between parallel lines 150 feet to a line on which it measures 51 feet.

Lot #284
Being Lot No. 284 on the Plan of Charlotte Park, Section 11 as of record in Book 2900, Pages 79 and 80, Register's Office for said County.
Said Lot No. 284 fronts 73 feet on the westerly side of Annex Avenue and runs back between parallel lines 150 feet to a line in the rear measuring 73 feet thereon.
This conveyance is subject to all restrictions, easements and plats of record in the Register's Office for said County.

The last recorded Warranty Deed was filed of record at Book 11416, Page 641, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Ameriquest Mortgage Company,** its successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 27th day of January, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of January, 2000, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, 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 the day and year above written.

Notary Public

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO., TN

My Commission Expires:_____

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 100,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 27th DAY OF JANUARY 2000.

Notary Public

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO., TN

My Commission Expires: _____

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MSP No.: 333.996641TN (Nicholson)
Lender Loan No.: 0011029980
Property Address: 467 Annex Avenue, Nashville, TN 37209
Tax Parcel ID No.: 90-15; 55.00

Mail Tax Notices To and Property Owner:
Ameriquest Mortgage Company
505 South Main Street, Suite 6000
Orange, CA 92868