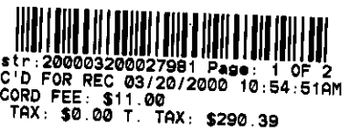
FILE NO.: 381.997889TN\mdb
LOAN NO.: 0817438369\CONV

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 February 29, 1996, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument Number 9980, Page 47, ("Deed of Trust"), William B. Hennings and Dee Ann Hennings conveyed to Harold Reeves, 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, the beneficial interest of said Deed of Trust was last transferred and assigned to Great Western Bank; and

WHEREAS, **Washington Mutual, FA successor by Corporate Merger to Great Western Bank, A Federal Savings Bank.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 200001280009, Page 118**, 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 February 3, 10, & 17,2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 24, 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 **Washington Mutual, FA successor by Corporate Merger to Great Western Bank, A Federal Savings Bank**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 78,482.88; 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 Washington Mutual, FA successor by Corporate Merger to Great Western Bank, A Federal Savings Bank 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 **Washington Mutual, FA successor by Corporate Merger to Great Western Bank, A Federal Savings Bank,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

BEING Land in Davidson County, Tennessee, being Lot No. 973 on the Plan of Hermitage Hills, Section 11, of record in Book 3600, Page 38 of the Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lot.

The last recorded Warranty Deed was filed of record at Book 11637, Page 325, 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 **Washington Mutual, FA successor by Corporate Merger to Great Western Bank, A Federal Savings Bank,** 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 24th day of February, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 24th day of February, 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 $ 78,482.88, 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 24th DAY OF FEBRUARY 2000.

Notary Public

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

My Commission Expires: _____

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MSP No.: 381.997889TN (Hennings)
Lender Loan No.: 0817438369
Property Address: 3808 Bonnacreek Drive, Hermitage, TN 37076
Tax Parcel ID No.: 74-16;175.00

Mail Tax Notices To and Property Owner:
Washington Mutual Bank, FA
9451 Corbin Avenue, Mail Stop N 01 02 04
Northridge, CA 91324