22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 73-10 10

NO MORTGAGE
New Owner - Send Tax Bills:
BAY FINANCIAL SAVINGS BANK
POST OFFICE BOX 31125
TAMPA, FL 33631-2125

Instr:200004130037327 Page: 1 OF 2
REC'D FOR REC 04/13/2000 11:10:41AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $173.03

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the Thirteenth day of May, 1999, TRANSCONTINENTAL TITLE COMPANY, was named Trustee in a Deed of Trust of even date executed by JEFFERY LEE STERNA, A SINGLE MAN, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $40,000.00, principal and interest at 13.540% per annum on the unpaid balance, said Deed of Trust being recorded in Book 11485, Page 52, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in* in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: March 16, 2000 / March 23, 2000 / March 30, 2000, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

*Instrument 200003220029048

PURSUANT to said advertisement on Thursday, April 13, 2000, at 11:00 A.M., at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time BAY FINANCIAL SAVINGS BANK, F.S.B., POST OFFICE BOX 31125, TAMPA, FL, submitted the highest and best bid in the amount of $ 46,765.00 .

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to BAY FINANCIAL SAVINGS BANK, F.S.B., its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 90, ON THE MAP OF GIBSON HEIGHTS, AS OF RECORD IN BOOK 1835, PAGE 133, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO JEFFERY LEE STERNA BY QUITCLAIM DEED OF RECORD IN BOOK 11485, PAGE 50, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

I, I. DYKE TATUM, Substitute Trustee, convey to BAY FINANCIAL SAVINGS BANK, F.S.B., all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, this Thirteenth day of April, 2000.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, the bargainor, 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 therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, this Thirteenth day of April, 2000.

Notary Public

My Commission Expires: 1/25/03.

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $46,765.00.

Affiant

Subscribed and sworn to before me, this Thirteenth day of April, 2000.

Notary Public

My Commission Expires: 1/25/03.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203