Charles E. Walker
SFI Acct. No. 54461480

Name and address of new owner:

Southern Financial, Inc.
P. O. Box 509
Antioch, TN 37011-0509

Send tax bills:

SAME

Prepared by:

David W. McMackin
5200 Maryland Way
Suite 105
Brentwood, TN 37027

Instr:200004240040389 Page: 1 OF 3
REC'D FOR REC 04/24/2000 3:25:15PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $96.36

Map & Parcel No.
52-1-163

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated March 31, 1995, recorded in Book 9649, page 893, Register's Office, Davidson County, Tennessee, Charles E. Walker and wife, Deborah L. Walker, conveyed to D. Ronald Ingram, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated March 10, 2000, and recorded as Instrument No. 200003240030103, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed DW McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of March 23, 30 and April 6, 2000, stating that on April 19, 2000, at 12:00 noon at the South door of the courthouse in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc., for $26,042.98, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Southern Financial, Inc., (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

> Beginning at an iron pin in the northerly margin of Neely's Bend Road, being the Southeasterly corner of this tract, running thence with the northerly margin of Neely's Bend Road, North 79 deg. 20 min. West 65 feet to a point; thence North 15 deg. 30 min. East 141.7 feet to an iron pin; thence North 53 deg. 30 min. East 100 feet to an iron pin; thence South 51 deg. 58 min. East 54 feet to an iron pin; thence South 29 deg. 9 min. West 200 feet to the point of beginning, according to a survey by John Kohl, dated July 8, 1980.
>
> Being the same property conveyed to Charles E. Walker and wife, Deborah L. Walker of record in Book 7101, page 843, Register's Office for Davidson County, Tennessee.
>
> This is improved property located at 539 Neely's Bend Rd., Madison, TN 37115.
>
> The above legal description is identical to the legal description in the previous deed of record.

The Internal Revenue Service has filed a tax lien against Deborah Louise Walker Learning Center and Charles E. and Deborah L. Walker of record in Book 10539, page 274, Book 10539, page 277, Book 10879, page 163, Book 10892, page 965, Book 10966, page 307 and Instrument No. 200001280009383, Register's Office, Davidson County, Tennessee. The Notice required by 26 U.S.C. § 7425(b) has been timely furnished to the United States and the sale of the above-described real property will be subject to the right of the United States to redeem subject real property.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 19th day of April, 2000.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Brentwood, Tennessee, on this the 19th day of April, 2000.

Notary Public

My Commission Expires: 2/19/02

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $26,042.98.

Affiant

Subscribed and sworn before me, this 19th day of April, 2000.

Notary Public

My Commission Expires: 2/19/02