FILE NO.: 158.988112TN\mdb
LOAN NO.: 1104230436\VA

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

PICK-UP

Instr:200005220051146 Page: 1 OF 2
REC'D FOR REC 05/22/2000 2:01:54PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $161.32

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 12, 1988, and recorded in the Register's Office of Davidson County, Tennessee, at Book 7627, Page 723, ("Deed of Trust"), Jack Watkins and Genita R. Watkins conveyed to Delta Title Company, 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, **BA Mortgage, L.L.C.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 10957, Page 944,** 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 April 20, 27, & May 4, 2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on May 11, 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 **Marty Penix**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 43,600.00**; and

WHEREAS, **Marty Penix** has/have 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 **Marty Penix** 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 **Marty Penix**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being the southerly part of Lot No. 17 on the Plan of Golden Valley Estates, Section 1, of record in Plat Book 475, Page 142, Register's Office for Davidson County, Tennessee, and described as follows: Beginning at a point in the northerly margin of Richmond Hill Drive, this point being the southeast corner of Lot No. 16; thence in a northwesterly direction 90 feet to a pin in the southwest corner of property sold to the State of Tennessee in Book 4677, page 228, RODC; thence South 86 deg. 03 '38" West 55 feet to a point in the southeast corner of the said property owned by the State of Tennessee; thence in a southeasterly direction 80 feet to a point in the northerly margin of Richmond Hill Drive, this point being the southwest corner of Lot No. 18; thence along said northerly margin of Richmond Hill Drive 57.81 feet to the point of beginning.

The last recorded Warranty Deed was filed of record at Book 7627, Page 720, 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 forever, to **Marty Penix**, his/her/their successors and assigns, 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 11th day of May, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 11th day of May, 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: 4-12-03

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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 $ 43,600.00, 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 11th DAY OF MAY 2000.

Notary Public

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

My Commission Expires: 4-12-03

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MSP No.: 158.988112TN (Watkins)
Lender Loan No.: 1104230436
Property Address: 2156 Richmond Hills, Nashville, TN 37216
Tax Parcel ID No.: 50-13 ; 4.00

Mail Tax Notices To and Property Owner:
Marty Penix
1285 N. Mt. Juliet Road
Mt. Juliet, TN 37122