7001693519) SUBSTITUTE TRUSTEE'S DEED

Instr:200006010054803 Page: 1 OF 4
REC'D FOR REC 06/01/2000 4:19:59PM
RECORD FEE: $21.00
M. TAX: $0.00 T. TAX: $277.13

On the 13th day of May, 1998, **CHRISTOPHER A. MOORE and wife, ANN M. MOORE** executed a Deed of Trust to John H. Lowe as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **BOOK 10934, PAGE 989** and Paul N. Royal of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in **BOOK 11738, PAGE 337.**

The property is known as 100 Robert Yoest Drive, Nashville, Tennessee 37013 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in the **Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on December 9, 1999, December 16, 1999, and December 23, 1999. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Monday, January 3, 2000 at 12:00 o'clock noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse at the South steps of the Davidson County Courthouse in Nashville, Tennessee, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **NationsCredit Financial Services Corporation**, at and for the sum of **$74,900.00**, which was the highest and best valid bid offered, and the purchaser, **NationsCredit Financial Services Corporation**, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **NationsCredit Financial Services Corporation**, the property above mentioned and now more fully described as follows:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:

LAND in Davidson County, Tennessee, being Lot No. 57 on the Plan of Bess Estates, Section II, as of record in Book 4675, Page 5, Register's Office for said County, and described as follows:

SAID Lot No. 57, which is a corner Lot, fronts 90.75 feet on the easterly margin of Robert Yoest Drive and fronts 58.36 feet on the northerly margin of Ocala Drive, said frontages being joined by a curve having a length of 25.00 feet, and extends back 82.67 feet on the easterly line and 122.25 feet on the northerly line to a point of intersection.

This being the same property described by deed of record in Book 10337, Page 670 in the Register's Office of Davidson County, Tennessee.

Parcel No. 162-07-116.00

The said Paul N. Royal, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

NOTICE: This sale and conveyance is subject to a lien or claim of lien filed by the State of Tennessee in the Register's Office of Davidson County, Tennessee in Book 10989, Page 658. Notice of the Substitute Trustee's foreclosure sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433 (b) (1). Sale of this land shall be subject to the preemption rights of the State of Tennessee as provided for in T.C.A. 67-1-1433 (c) (1). A copy of the notice sent and response received is attached as Exhibit "A".

The proceeds of sale have been disbursed as required by law.

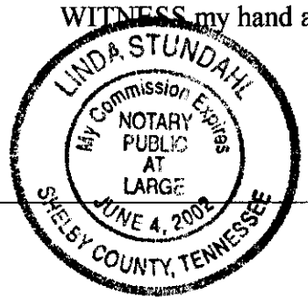
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 4th day of January, 2000.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 4th day of January, 2000, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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 at office the day and year above written.



Linda Stundahl
NOTARY PUBLIC

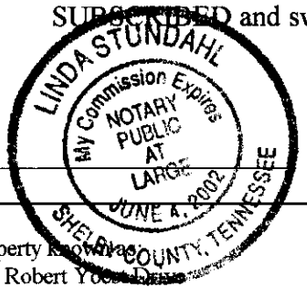
AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is **$74,900.00** which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

P. N. R.
AFFIANT

SUBSCRIBED and sworn to before me this 4th day of January, 2000.



Linda Stundahl
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property Known As:
100 Robert Yoest Drive
Nashville, TN 37213

GRANTEE (New owner) &
Send Tax Notice to:
EQUICREDIT CENTER
10401 Deerwood Park Blvd.
MC FL9-015-02-14
Jacksonville, FL 32256

mail

This Instrument prepared by:
Crislip, Philip & Associates
147 Jefferson Ave., Ste. 300
Memphis, TN 38103
(901) 525-2427

Crislip, Philip & Associates

Attorneys at Law
John B. (Bucky) Philip
Associate:
Paul N. Royal

Office Manager:
Linda Stundahl

Jefferson Plaza Building, Suite 300
147 Jefferson Avenue
Memphis, Tennessee 38103
Office: (901) 525-2427
Facsimile: (901) 521-9306
E-Mail: Lawgolf@aol.com

James A. Crislip (1926-1998)

December 9, 1999

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 358 899 325

Ms. Margaret Culpepper, Commissioner
State of Tennessee
DEPARTMENT OF EMPLOYMENT SECURITY
500 James Robertson Parkway, 12th Floor
Nashville, Tennessee 37245-0001

RE: NationsCredit Financial Services Corporation v.
Christopher A. Moore, Ann M. Moore
Account No. 437-091

Dear Ms. Culpepper:

We are commencing foreclosure on real estate owned by a Christopher A. Moore, and Anna M. Moore, 100 Robert Yoest Drive, Tennessee 37013. **We are not sure that this is one and the same Christopher Moore (SS#[redacted] who is our client's customer, and are giving this notice as a precaution.** The property is more particularly described as follows:

SEE ATTACHE EXHIBIT "A"

We do not have an abstract but a foreclosure reference reveals that **Christopher A. Moore and wife, Ann M. Moore** acquired the property on January 31, 1997 from Gary Shacklett by Warranty Deed recorded in Book 10337, Page 670, Register's Office of Davidson County, Tennessee.

A first mortgage is shown of record as held by Gary L. Shacklett, dated January 31, 1997, and recorded in Book 10337, Page 673, in the Register's Office of Davidson County, TN. The current balance is unknown.

The next instrument of record is a mortgage held by NationsCredit Financial Services Corporation, dated May 13, 1998, and recorded in Book 10934, Page 989, Register's Office of Davidson County, Tennessee. The current balance is set out below. **You will find enclosed a copy of the deed of trust.**

EXHIBIT "A"

The next instrument of record is a judgment lien held by American General Finance, Inc. dated March 4, 1996 and recorded in Book 9966, Page 179, Register's Office of Davidson County, Tennessee in the original amount of $1404.28. The current balance is unknown.

The next instrument of record is a State Tax Lien, State of Tennessee Department of Employment Security, the lien is filed against Christopher Moore, Individually and D/B/A A Site For Appetite, 801 Broadway, Nashville, TN. The pertinent information for this document is as follows:

Book/Page	Account No.	Lien No.	Amount
10989/658	437-091	8-3914	$1183.28

We are enclosing two (2) copies of the State Tax Lien of record.

We do not have a current appraisal and the current value is unknown. Our client does not desire to venture an opinion.

The amount due our client is approximately $111,299.62, and is broken down as follows:

Principal Balance	$109,858.62
Attorney Fee (Estimated)	1,000.00
Publication (Approx.)	300.00
Foreclosure Reference	121.00
Miscellaneous	20.00

We are commencing to advertise and sell the above property for cash to the highest and best bidder at a Trustee's Foreclosure Sale to be held on Monday, January 3, 2000, at 12:00 noon in the South Lobby of the Davidson County Courthouse at the South steps, Nashville, Tennessee.

The notice requirements of T.C.A. 35-5-104 (a) and T.C.A. 67-1-1433 (b)(c)(1) are being complied with.

We trust the foregoing complies with the requirements of T.C.A. 67-1-1401 et seq. and you will see your way clear to consent to the sale of this property free of the State tax lien.

Very truly yours,

CRISLIP, PHILIP & ASSOCIATES

John B. Philip
/lks
Enc.
cc: NationsCredit (7001693519)

STATE OF TENNESSEE
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
EMPLOYMENT SECURITY DIVISION
Legal Office
William R. Snodgrass Bldg., 25th Floor
312 8th Avenue North
Nashville, Tennessee 37243-0100
(615) 741-3170
(615) 532-7386 FAX

December 20, 1999

Mr. John B. Philip
Crislip, Philip & Associates
Jefferson Plaza Bldg., Suite 300
147 Jefferson Avenue
Memphis, TN 38103

RE: Property of Christopher Moore, d/b/a A Site for Appetite
TDLWD Acct. #437-091
TDLWD Lien #8-3914 (Davidson County)
Notice of Substitute Trustee's Sale

Dear Mr. Philip:

Your letter of December 9, 1999, is acknowledged, along with the attendant Notice of Substitute Trustee's Sale, and this will respectfully advise:

1. That said Notice is accepted as being timely and adequate; and,

2. That the amount of delinquent unemployment taxes, penalty and interest computed to date of sale is $918.39.

It is requested that you further advise us after the sale regarding: (i) actual proceeds of sale; (ii) net mortgage balance owed to the foreclosing creditor; (iii) sale costs; (iv) other liens, and this Agency's apparent position of priority with respect to same; and, (v) your proposed distribution of sale proceeds.

Should you have further questions regarding this matter, please let us know.

Sincerely,

Michael D. Fort
Counsel to Commissioner

MDF:PDR

cc: James A. Matheney, Central Office