Tennessee
Map # 52-2-3-11045845

Vicki Trebing
Ocwen # 30430177

Instr:200006290064876 Page: 1 OF 2
REC'D FOR REC 06/29/2000 2:48:13PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $180.84

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 29, 1998, and recorded in Book 11012 Page 156 in the Register's Office of Davidson County, Tennessee, Vicki Trebing, Sole Owner, conveyed to Wesley D.Turner, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 200004270041886 in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on June 13, 2000, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Bank One, National Association, As Trustee F/K/A The First National Bank of Chicago, As Trustee, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of Forty Eight Thousand Eight Hundred Seventy Five Dollars and 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Bank One, National Association, As Trustee F/K/A The First National Bank of Chicago, As Trustee of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Valerie Ann Spicer, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Bank One, National Association, As Trustee F/K/A The First National Bank of Chicago, As Trustee, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot 3, Block "E" on the revised of Rainbow Terrace Subdivision as of record in Book 1130, Page 85, Register's Office for Davidson County, Tennessee. Said Lot #3 fronts 100 feet on the Westerly side of Lanier Drive and runs back 171.4 feet on the Northerly line and 184.7 feet on the Southerly line to a dead line in the rear and measures 61 feet thereon.

Vicki Trebing obtained title to the above referenced real estate by Deed of record in Book 10965, Page 291, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Bank One, National Association, As Trustee F/K/A The First National Bank of Chicago, As Trustee, its successors and assigns in fee simple forever, to whom the said Valerie Ann Spicer, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	10.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	48,110.00
	$48,875.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Valerie Ann Spicer, Substitute Trustee, has on June 13, 2000 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 13, 2000 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Valerie Ann Spicer to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Susan E. Schirmer
NOTARY PUBLIC

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE MY COMM. EXP. 7-20-2003 SHELBY CO. TN

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
506 Lanier Drive,
Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Bank One, National Association
C/O Ocwen Federal Bank, FSB
1675 Palm Beach Lakes Blvd, Floor 10C
West Palm Beach, FL 33401

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE MY COMM. EXP. 7-20-2003 SHELBY CO. TN

Mail Taxpayee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 48,875.00
AFFIANT Maria Frederick
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF June 13 2000
NOTARY PUBLIC Susan E. Schirmer
MY COMMISSION EXPIRES 7/20/03