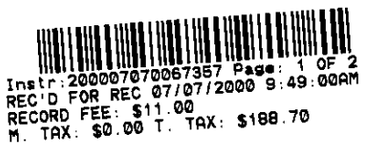
FILE NO.: 405.995679TN\sms
LOAN NO.: 10168607\CONV

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



SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 10, 1997, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument 10683, Page 239, ("Deed of Trust"), MaryFrances Miller Montgomery and Robert J. Montgomery conveyed to Express Financial Services, 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, the beneficial interest of said Deed of Trust was last transferred and assigned to Bankers Trust Company of California, N.A., as Custodian or Trustee; and

WHEREAS, **Bankers Trust Company of California, N.A., as Custodian or Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 200004280042** 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 5/18/00, 5/25/00 and 6/1/00, in THE NASHVILLE RECORD, by which advertisement the sale was held on June 15, 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 **Bankers Trust Company of California, N.A., as Custodian or Trustee,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 51,000.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has 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 Bankers Trust Company of California, N.A., as Custodian or Trustee 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 **Bankers Trust Company of California, N.A., as Custodian or Trustee,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows to-wit:
Being Lot Numbered "four" (4) in the subdivision of the Narcisse Smith Property, Plan not of record, and known as 1005 11th Avenue North, Nashville, Tennessee, and described as follows:
Beginning on the westerly margin of 11th Avenue North, formerly Cumberland Street, 60 feet northerly from the northerly margin of Jackson Street, being the corner of lots Nos. 3 and 4; thence with the westerly margin of said Avenue northerly 60 feet to the corner of lots 4 and 5; thence with the line between said two lots, 140 feet to the easterly margin of an alley; thence with the easterly margin of said alley, southerly 40 feet to the corner of lots 3 and 4; thence easterly with the line between said two lots 140 feet to the beginning. Being the same parcel conveyed to Mary Frances Miller Montgomery by deed recorded 12/29/50 in Volume 74 page 390.

The last recorded Warranty Deed was filed of record at Book 1915, Page 433, 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 the said **Bankers Trust Company of California, N.A., as Custodian or Trustee,** its successors and assigns forever, to 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 15th day of June, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 15th day of June, 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 MY COMM. EXP. 4-12-2003 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 $ 51,000.00, 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 15th DAY OF JUNE 2000.

Notary Public

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 SHELBY CO. TN

My Commission Expires: 4-12-03

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MSP No.: 405.995679TN (Montgomer)
Lender Loan No.: 10168607
Property Address: 1005 11th Avenue North, Nashville, TN 37208
Tax Parcel ID No.: 81-16;566.00

Mail Tax Notices To and Property Owner:
Advanta Mortgage Corp., USA
800 Ridgeview Drive., 2nd Floor
Horsham, PA 19044