Box 19

This Instrument Prepared By:

Susan R. Limor, Trustee
Suite 2727, Renaissance Tower
611 Commerce Street
Nashville, TN 37203

Instr:200007210072281 Page: 1 OF 2
REC'D FOR REC 07/21/2000 1:41:49PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $584.60

Address New Owner:	Send Tax Bills To:	Map/Parcel No.
Mark B. Sagers 8511 Newsom Station Road Nashville, TN 37211	PHH Mortgage Services Same 3000 Leadenhall Road Mount Laurel, NJ 08054	127-120 9D-20328

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	)	
	)	
JOE THOMAS KRETCHIK,	)	CASE NO. 300-01037-MH3-7
ARLINDA CASE KRETCHIK,	)	
Aka ARLINDA HOUSE KRETCHIK	)	
	)	
Debtors.	)	

TRUSTEE'S DEED

For and in consideration of the sum of Ten 00/100 Dollars ($10.00), and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I, Susan R. Limor, Trustee for Joe Thomas Kretchik and Arlinda Case Kretchik, hereby bargain, sell, and convey to Mark B. Sagers all of my interest in the following-described property located in Davidson County, State of Tennessee:

> Land is Davidson County, Tennessee, being Lot No. 20 on the Plan of John Cunningham Estates, Section I, of record in Book 4470, page 160, Register's Office for said County.
>
> Said Lot No. 20 fronts 303.26 feet on the southeasterly margin of Newsom Station Road and extends back 385.94 feet on the easterly line and 360.0 feet on the southwesterly line to a dead line in the rear, measuring 170.0 feet thereon.
>
> Being the same property conveyed to Joe T. Kretchik and wife, Arlinda H. Kretchik of record in Book 7226, Page 151, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD all of my interest in the said tract or parcel of real property, with all of my interest in the appurtenances, buildings, structures, improvements, fixtures, estate, title, and interest thereto belonging to the said Mark B. Sagers, his successors and assigns forever. Grantor conveys said property pursuant to Trustee's Notice of Proposed Sale of Property, sent to all creditors and parties in interest on June 28, 2000, and no timely objections thereto having been made.

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

WITNESS my hand this 19th day of July, 2000.

Susan R. Limor, Trustee

STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the said State and County, Susan R. Limor, Trustee, the within-named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 19th day of July, 2000.

Notary Public

My Commission Expires: 5/26/2002

STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

THE ACTUAL CONSIDERATION or value, whichever is greater, for this transfer is $158,000.00.

Affiant

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

Notary Public

My Commission Expires: 5/26/2002