Instr:20000724007317l Page: 1 OF 2
REC'D FOR REC 07/24/2000 4:02:15PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $226.07

7001041289

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

SUBSTITUTE TRUSTEE'S DEED

On the 15th day of October, 1997, **DONNIE RAY GOLDEN and SHARON S. GOLDEN** executed a Deed of Trust to James A. Crislip as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 10650, Page 344** 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 11532, Page 623.**

The property is known as 4757 Terragon Trail, Antioch, 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 May 4, May 11, and May 18, 2000. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was **Friday, May 26, 2000 at 12:00 noon,** and at the place mentioned in the advertisement which was the South Lobby 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 Home Equity Services Corporation** for the sum of $61,100.00, which was the highest and best valid bid offered, and the purchaser, **NationsCredit Home Equity 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 Home Equity Services Corporation**, the property above mentioned and now more fully described as follows:

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

Land in Davidson County, Tennessee, being Lot No. 86 on the plan of 2nd Revision, Section Five, Terragon Trails, of record in Book 5200, page 18, Register's Office for said County.

Said Lot No. 86 fronts 59.66 feet on the southeasterly margin of Terragon Trail and extends back 123.01 feet on the northeasterly line and 120.81 feet on the southwesterly line to a dead line in the rear, measuring 73.29 feet thereon.

Being the property described by deed of record in Book 7015, Page 151, in the Register's Office for Davidson County, TN.

Parcel No. 149-05-168.00

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.

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 26th day of May, 2000.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 26th day of May, 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.



NOTARY PUBLIC

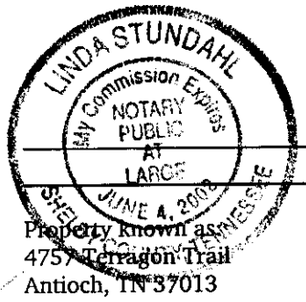
AFFIDAVIT OF VALUE

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, $61,100.00, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 26th day of May, 2000.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as
4757 Terragon Trail
Antioch, TN 37013

GRANTEE (new owner) & Send Tax Notice to:
EQUICREDIT CENTER
10401 Deerwood Park Blvd.
Jacksonville, FL 32256

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 JEFFERSON AVE., SUITE 300
MEMPHIS, TN 38103
(901) 525-2427