Instr:200008020076428 Page: 1 OF 3
REC'D FOR REC 08/02/2000 11:18:00AM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $127.65

SUBSTITUTE TRUSTEE'S DEED

PICK-UP

This Instrument Prepared By:
David L. Mendelson, Attorney at Law
P.O. Box 17235
Memphis, TN 38187-0235

Address New Owner(s) as Follows:	Send Tax Bills To:	Parcel No.:
KeyBank, U.S.A, N.A.	4910 Tiedeman Road Brooklyn, Ohio 44144	91-11 78

This Substitute Trustee's Deed is made and entered into on this 21 day of July, 2000, by David L. Mendelson, Substitute Trustee, ("Substitute Trustee").

WHEREAS, by Deed of Trust dated the 30th day of June, 1995, of record and instrument in Book 11324, Page 639 and Book 11324, Page 647, Registers Office for Davidson County, Tennessee, (the "Deed of Trust"), Douglas R. Bransford, and wife, Barbara R. Bransford, married persons, conveyed to Transcontinental, Trustee, which is evidenced by Promissory Note, of even date to Decision One Mortgage Company, LLC and assigned without recourse to KeyBank, U.S.A., N.A./Key Home Equity Services, the property (as hereinafter defined), to secure payment to said parties, of a certain indebtedness described in the Deed of Trust and/or Promissory Note secured by Deed of Trust (the "Indebtedness"); and,

WHEREAS, said Indebtedness became overdue and unpaid, and other conditions of default occurred, by reason of which the Lender declared the Deed of Trust to be in default, and notice was given of such default to Douglas R. Bransford and wife, Barbara R. Bransford, in the manner required by the terms of the Deed of Trust, but following such notice the default was not cured and said property was abandoned in the Bransford's bankruptcy as exhibited by attached Exhibit A; and,

WHEREAS, Lender appointed David L. Mendelson to serve as Substitute Trustee in place of Transcontinental, in accordance with the terms of the Deed of Trust by an instrument of record at said Register's Office for Davidson County, Tennessee; and,

WHEREAS, Lender directed the Substitute Trustee to sell the Property as provided in the Deed of Trust, and the Substitute Trustee caused notice to be published in the Nashville Register that the Property would be sold at 11:00 a.m. on June 8, 2000 at the main entrance of the Davidson County Courthouse, in Nashville, Tennessee, (the "Foreclosure Notice"), such Foreclosure Notice appearing in said paper April 27, 2000, May 4, 2000 and May 11, 2000; and,

WHEREAS, the Substitute Trustee further sent a copy of the Foreclosure Notice to Douglas R. Bransford and wife, Barbara R. Bransford, following the appearance of Foreclosure Notice in said newspaper the default was not cured; and,

WHEREAS, the Substitute Trustee at the time, place and date specified in the Foreclosure Notice offered the Property for sale, and after opening the floor for competitive bids, sold the property to KeyBank, U.S.A., N.A. at and for the price of $34,500.00 that being the highest, last and best bid offered for said property; and,

NOW, THEREFORE, I David L. Mendelson, Substitute Trustee as aforesaid, in consideration of the premises and the sum of $34,500.00 the receipt of which is hereby acknowledged, by these presents do transfer and convey unto KeyBank, U.S.A., N.A., its successors and/or assignees (collectively, the "Grantee") all of my right, title and interest in and to the following described real estate, together with any and all buildings, improvements, fixtures, appurtenances, easements, and privileges hereunto belonging, of whatever nature or kind erected or hereinafter erected therein or thereon, but no further or otherwise, located in

Davidson County, Tennessee (collectively, the "Property"), and more particularly described as follows, to-wit:

Lot No. 623, Block 106 on the Plan of No. 1, Plan of West Nashville, of record in Plat Book 57, Page 74 and 75, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Douglas R. Bransford and Barbara A. Bransford by Deed from John B. Maxwell.

The street address of the Property is believed to be 4712 Illinois Avenue, Nashville, Tennessee 37209, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall apply.

TO HAVE AND TO HOLD, the Property free of all equities of redemption, homestead, dower, and all other rights and exemptions of every kind as provided herein, but only to the extent provided in, said Deed of Trust.

Grantee hereunder accepts title to the Property and all improvements thereon in and AS IS WHERE IS condition, and without representation or warranty from Substitute Trustee as to any matter whatsoever. Without limiting the foregoing, SUBSTITUTE TRUSTEE DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OF PURPOSE. ADDITIONALLY, SUBSTITUTE TRUSTEE DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES AS TO THE ABSENCE OR PRESENCE ON OR UNDER THE PROPERTY OF HAZARDOUS SUBSTANCES AS DEFINED BY ANY ENVIRONMENTAL LAWS, INCLUDING WITHOUT LIMITATION THE COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION, AND LIABILITY ACT OR SIMILAR FEDERAL AND STATE LEGISLATION.

Said sale is subject to certain easements, restrictions, liens, taxes, etc.

WHEREAS, the signature of Substitute Trustee on this 21 day of ~~July~~, 2000.

David L. Mendelson, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, Melissa S. Hughes, a Notary Public at Large for the State of Tennessee, duly commissioned and qualified, David L. Mendelson, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within instrument for the purpose therein contained, by signing his name as Substitute Trustee.

WITNESS my hand and Notarial Seal at Memphis aforesaid, this 21st day of July, 2000.

Melissa S. Hughes
Notary Public

My commission expires:

11-15-03

MELISSA S. HUGHES
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TN
MY COMM. EXP. 11-15-2003

STATE OF TENNESSEE

COUNTY OF SHELBY

The actual consideration or value which ever is greater for this transfer is 34,500.00

Affiant

Subscribed and sworn to before me this 21st day of July, 2000.

Melissa S. Hughes
Notary Public

MELISSA S. HUGHES NOTARY PUBLIC AT LARGE MY COMM. EXP. 11-15-2003 SHELBY COUNTY, TN

My Commission Expires:

11-15-03