PICK-UP

Instr:200008290085302 Page: 1 OF 3
REC'D FOR REC 08/29/2000 1:07:42PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $225.39

James Harding, Jr.
SFI Acct. No. 0159000145

Name and address of new owner:	Send tax bills:	Prepared by:
Southern Financial, Inc. P. O. Box 509 Nashville, TN 37011-0509	SAME	David W. McMackin 5200 Maryland Way Suite 105 Brentwood, TN 37027

Map & Parcel No.
43-11-196

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated April 30, 1999, recorded in Book 11472, page 266, Register's Office, Davidson County, Tennessee, James Harding, Jr., unmarried, and Monetta E. Compton, unmarried, conveyed to John T. Cook, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated July 25, 2000, and recorded as Instrument No. 200008070078194, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed D. W. McMackin as Substitute Trustee; and,

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the Nashville Record, a newspaper published in Davidson County, Tennessee, said

advertisement appearing in the editions of said newspaper under the dates of August 3, 10 and 17, 2000, stating that on August 29, 2000, at 12:00 noon at the South door of the courthouse in Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to Southern Financial, Inc., for $60,915.00, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Southern Financial, Inc., (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

LAND in Davidson County, Tennessee, being Lot No. 2 on the Plan of Archwood Annex, of record in Plat Book 6200, page 66, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

BEING the same property conveyed to James Harding, Jr., unmarried, and Monetta E. Compton, unmarried, by Deed from James Bernard Snyder, unmarried, of record in Book 11472, page 263, Register's Office of Davidson County, Tennessee.

This is improved property located at 1019 North Dupont Avenue, Madison, TN 37115.

The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 29th day of August, 2000.

D.W. McMackin

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 29th day of August, 2000.

EILEEN STRANGE NOTARY PUBLIC

Eileen Strange

Notary Public

My Commission Expires: 2/19/02

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $60,915.00.

D.W. McMackin

Affiant

Subscribed and sworn before me, this 29th day of August, 2000.

Eileen Strange

Notary Public

NOTARY PUBLIC AT LARGE CLIFFORD COUNTY TENN.

My Commission Expires: 2/19/02