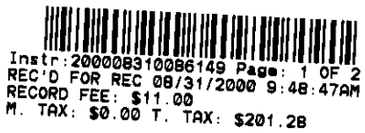
FILE NO.: 431.004680TN\alk
LOAN NO.: 0245800607\CONV

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 January 28, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 10779, Page 353, ("Deed of Trust"), Pamela Louallen conveyed to Bridgehouse Title Company, 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, **Centex Home Equity Corporation,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200007310075369**, 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 July 27, August 3, and August 10, 20000, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 17, 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 **Centex Home Equity Corporation**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 54,400.00; 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 Centex Home Equity Corporation 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 **Centex Home Equity Corporation,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 65 on the Plan of Highland View Subdivision, as of record in Book 1424, Page 39, Register's Office for said County.

Said Lot No. 69 fronts 70 feet on the East side of Milton (formerly Warrenton) Drive and runs back between parallel lines 150 feet to a dead line.

Being the same property conveyed to Clayton Louallen and wife, Betty Louallen by deed from Bobby R. Norris and wife, Jewell Norris, and filed for record in Book 3933, Page 98, Register's Office for Davidson County, Tennessee. The said Clayton Louallen having since died vesting said property to Betty Louallen as surviving tenant by the entirety. The said Betty Louallen having since quitclaimed all her right, title and interest in said property to Pamela Louallen by QuitClaim Deed of record in Book 9484, Page 9, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 9484, Page 9, 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

Centex Home Equity Corporation, 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 17th day of August, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 17th day of August, 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

My Commission Expires: 4-12-03

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

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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 $ 54,400.00, 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 17th DAY OF AUGUST 2000.

Notary Public

My Commission Expires: 4-12-03

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

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MSP No.: 431.004680TN (Louallen)
Lender Loan No.: 0245800607
Property Address: 2402 Milton Drive, Nashville, TN 37216
Tax Parcel ID No.: 073-01;179.00

Mail Tax Notices To and Property Owner:
Centex Home Equity
1750 Viceroy
Dallas, TX 75235