FILE NO.: 035.004322TN\sak
LOAN NO.: 11146105\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

Davidson County DEEDTRS
Recvd: 09/05/00 15:30 2pgs
Fees:11.00 Taxes:123.00
20000905-0087639

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 8, 1999, and recorded in the Register's Office of Davidson County, Tennessee, at Book No. 11657, Page 185, ("Deed of Trust"), John Daniel Gribbins conveyed to K. Thomas Sidwell, 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, the beneficial interest of said Deed of Trust was last transferred and assigned to Chase Bank of Texas N.A., f/k/a Texas Commerce Bank N.A.; as custodian; and

WHEREAS, **Chase Bank of Texas N.A., f/k/a Texas Commerce Bank N.A.; as custodian,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument Number200008040077665 , 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 7/6/00, 7/13/00, 7/20/00, in THE NASHVILLE RECORD, by which advertisement the sale was held on July 27, 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 **Chase Bank of Texas N.A., f/k/a Texas Commerce Bank N.A.; as custodian**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 33,244.07; 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 Chase Bank of Texas N.A., f/k/a Texas Commerce Bank N.A.; as custodian 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 **Chase Bank of Texas N.A., f/k/a Texas Commerce Bank N.A.; as custodian,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being Lot No. 16 on the Plan of Due West Valley Acres, not of record, and described according to a survey made by II.R. Swann, Jr., Surveyor, dated April 20, 1947, as follows: Beginning at a point in the North margin of New Due West Avenue, formerly Due West Avenue, at the corner of Lots Nos. 15 and 16; thence, with the line between said Lots northerly 602.57 feet to a point; thence, easterly 100 feet to a point at the corner of Lots Nos. 16 and 17; thence, with the line between said Lots, southerly 605.12 feet to the North margin of New Due West Avenue, formerly Due West Avenue; thence, with the margin of the same westerly 100 feet to the beginning. Being the same property conveyed to John Daniel Gribbins, by Last Will and Testament of James W. Gribbins, of record in Book 10714, page 50, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 10714, Page 50, 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 **Chase Bank of Texas N.A., f/k/a Texas Commerce Bank N.A.; as custodian,** 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 27th day of July, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of July, 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

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO. TN

My Commission Expires: 4-12-03

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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 $ 33,244.07, 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 27th DAY OF JULY 2000.

Notary Public

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO. TN

My Commission Expires: 4-12-03

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MSP No.: 035.004322TN (Gribbins)
Lender Loan No.: 11146105
Property Address: 1002 Due West Avenue, Madison, TN 37115
Tax Parcel ID No.: 051-01 ; 10.

Mail Tax Notices To and Property Owner:
Meritech Mortgage Services, Inc.
4708 Mercantile Drive North
Fort Worth, TX 76137