THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED, PLLC
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 10/05/00 15:09 3pgs
Fees:15.00 Taxes:999.00
20001005-0099264

ADDRESS NEW OWNER:
SouthTrust Bank,
230 Fourth Ave. North
Nashville, Tennessee 37201

SEND TAX BILLS TO:
Same

MAP/PARCEL:
131-2-E(Parcel 1)

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank, an Alabama banking corporation, successors by conversion from SouthTrust National Association, SouthTrust Bank ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust and Security Agreement of record at Book 11005, page 842, and that certain Amendment to Deed of Trust of record in Book 11181, page 368, Register's Office for Davidson County, Tennessee (hereinafter collectively referred to as ("Deed of Trust") and said Deed of Trust was further modified by these certain modification agreements of record in Book 11591, page 395,and Book 11591, page 399, Register's Office for Davidson County, Tennessee. Said Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $624,000.00.

WHEREAS, by and through the above described Deed of Trust, the grantors, N. Mitchell Barnett and wife, Annalisa Barnett and Robert G. Haley (the "Borrower") conveyed the real property described herein to George R. Archer, Jr.,Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record by Instrument No. 200008310086364, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property for sale in the "Nashville Record" on September 7 and the 14th and 21st of 2000, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Trustee and/or his agent, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 28th day of September, 2000, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank, did place the highest bid for the subject property, being the sum of $270,000.00;

NOW THEREFORE, for and in consideration of the sum of $270,000.00, the Substitute Trustee and/or his agent has bargained and sold, and by these present do transfer and convey unto the said SouthTrust Bank, the Grantee herein, its successors and assigns, the property described as follows:

Land in Davidson County, Tennessee, being Unit A on the Plan of Windsong of record in Plat Book 11190, page 70, Register's Office for said County, to which plan reference is made for a more complete description, together with the appurtenant interest in the common elements of Windsong Subdivision, a horizontal property regime established by Master Deed and By-Laws of record in Book 11472, page 857, said Register's Office.

Being part of the same property conveyed to N Mitchell Barnett by deed from J. Michael Gould and wife, Theresa Dyer Gould or record in Book 11005, Page 837, Register's Office for Davidson County, Tennessee. The said N. Mitchell Barnett having conveyed his interest in said property to Robert G. Haley and N. Mitchell Barnett, with the right of survivorship, by quitclaim deed of record in Book 11005, page 840, re-recorded in Book 11181, page 369, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to (1) unpaid taxes; (2) Restrictions of record in Book 11472, page 857 and Book 981, page 202; (3) Charter of record in Book 11472, page 850; and (4) All matters appearing on the Plan of record in Plat Book 11190, page 70 and Book 8250, page 560, said Register's Office.

This is improved property known as: 2014 A Overhill Drive
Nashville, TN 37215

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantees, their heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 29th day of September, 2000.

R. Garry Chaffin
Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named R. Garry Chaffin, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Trustee under the above referenced Deed of Trust, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 29th day of September, 2000.

Notary Public

BOBBI CARVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2001

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $270,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin, Trustee

Sworn to and subscribed before me this 29th day of September 2000

Notary Public

BOBBIE CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2001

J:subdeed.frm