This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

ADDRESS NEW OWNER:
Travelers Bank & Trust, fsb.
7467 New Ridge Road
Suite 222
Hanover, MD 21076
SEND TAX BILLS:

SAME

Davidson County DEEDTRS
Recvd: 11/08/00 15:24 2pgs
Fees:11.00 Taxes:307.10



20001108-0111258

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

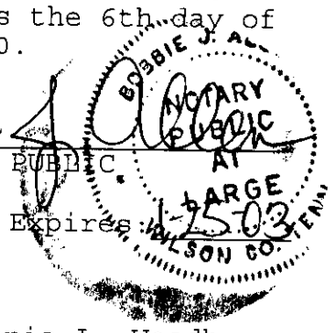
The actual consideration or value, whichever is greater, for this transfer is $83,000.00

Laura J. Martin
AFFIANT

Subscribed and sworn to before me this the 6th day of November, 2000.

Bobbie J. Allen
NOTARY PUBLIC

My Commission Expires: 1-25-03



SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 5th day of August, 1999, Sonia L. Woodburn, executed a Deed of Trust to G. Bevard, trustee, to secure a promissory note of even date in the amount of $108,005.70, payable to the order of Travelers Bank & Trust, fsb as fully set out in Book 11610, Page 837, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said G. Bevard, trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Instrument No. 20000919-0093244, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and Travelers Bank & Trust, fsb, the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on October 5, 12, and 19, 2000, respectively;

WHEREAS, pursuant to said notice, Robert F. Spann, Agent for Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Monday, November 6, 2000, at 10:00 a.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Travelers Bank & Trust, fsb. was the highest and best bidder, the amount of its bid being in the sum of Eighty-Three Thousand Dollars and 00/100 ($83,000.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust

and in consideration of Eighty-Three Thousand Dollars and 00/100 ($83,000.00) dollars, credited and applied, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto Travelers Bank & Trust, fsb. hereinafter known as the Grantee, its successors and assigns. a certain tract of land in Davidson County, Tennessee, described as follows:

ALL THAT CERTAIN PARCEL OF LAND IN THE CITY OF ANTIOCH, DAVIDSON COUNTY, STATE OF TENNESSEE, AS MORE FULLY DESCRIBED IN DEED BOOK 9831, PAGE 866, ID#135.14.C-7, BEING KNOWN AND DESIGNATED AS LOT 7, RANSOM VILLAGE SUBDIVISION, FILED IN PLAT BOOK 7900, PAGE 833 & 834.

THIS BEING THE SAME PROPERTY CONVEYED TO SONIA L. WOODBURN FROM ROSS M. WOODBURN, BY QUIT DEED DATED 8-5-99 AND RECORDED _____ IN BOOK 11610 PAGE 835, DAVIDSON COUNTY RECORDS, STATE OF TENNESSEE.

See also Deed recorded in book 9831, page 866.

The street address of the Property is believed to be 725 Vanguard Place, Antioch, Tennessee 37013, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 11610, Page 837, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 6th day of November, 2000.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 6th day of November, 2000.

NOTARY PUBLIC

My Commission Expires:
9/29/2001