RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Karen R. Phillips and Rodney C. Phillips

GRANTEE(s)
Bank of New York as Trustee

Davidson County DEEDTRS
Recvd: 11/13/00 12:26 3pgs
Fees:15.00 Taxes:395.93
20001113-0112362

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 14, 1997 and recorded on November 25, 1997 at Book 10696, Page 845 in the Register's Office of DAVIDSON County, Tennessee, Karen R. Phillips, and Rodney C. Phillips conveyed to Arnold M. Weiss, Attorney, as Trustee for America's Wholesale Lender, the hereinafter-described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on October 5, 2000 as Instrument No. 20001005-0099068 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 has requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement notice was given that the sale was to be held on October 23, 2000 at the DAVIDSON County Courthouse in Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to Bank of New York as Trustee, at and for the sum of $107,009.21, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Bank of New York as Trustee of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Bank of New York as Trustee, its successors and assigns, the property above mentioned and now further described as being in DAVIDSON County, Tennessee, to wit:

> Land in Davidson County, Tennessee, Being Lot No. 14 on the Plan of Jamestown Estates, Section One, of record in Book 6900, Page 592, Register's Office, Davidson County, Tennessee. Being the same property conveyed to John A. Childs and wife, Karen R. Childs by deed from

M/I Schattenstein Homes, Inc., of record in Book 7733, Page 791, and further conveyed to Karen R. Childs, by quitclaim deed from John A. Childs and wife, Karen R. Childs, of record in Book 8263, Page 848, Register's Office for Davidson County, Tennessee.

Commonly known as: 4013 Tea Garden Way, Antioch, TN 37013

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Bank of New York as Trustee, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 6th day of November, 2000.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 6th day of November, 2000, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

WALKER NOTARY PUBLIC COUNTY, AR

Notary Public

My Commission Expires: 08/06/07

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $107,009.21, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

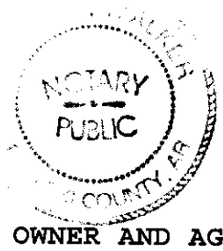
Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 6th day of November, 2000, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Notary Public

My Commission Expires: 08/06/07

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
BANK OF NEW YORK AS TRUSTEE
7105 Corporate Drive
Mail Stop PPX-B-32
Plano, TX 75024

Parcel No. 150140 03700

Loan No. 2727423

DSTDeedforPMI_SBeets_001101_1334

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388