Davidson County DEEDTRS
Recvd: 11/21/00 08:42 3pgs
Fees:15.00 Taxes:264.33
20001121-0114790

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 19 April 1999, Dorothy M. Climer by Power of Attorney Thomas Climer, executed a certain Trust Deed to Mike Curtis, Trustee, for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded in Book 11451, Page 805, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Beneficial Tennessee, Inc., the holder and owner of the debt secured by said Trust Deed, having for reasons satisfactory to itself, under the provision of said Trust Deed, by instrument recorded in the Register's Office under Instrument No. 200008310086048, named and appointed the undersigned as Trustees in the place and stead of the said Mike Curtis; and

WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee in the issues of 5, 12 and 19 October 2000 of said newspaper, said sale having been advertised for Monday, 30 October 2000, commencing at 12:00 o'clock Noon on the front steps of the Davidson County Courthouse, 161 James Robertson Parkway, Nashville, Tennessee, at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by Beneficial Tennessee, Inc., to-wit: a bid of Seventy-One Thousand Four Hundred Forty and No/100 Dollars ($71,440.00) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Beneficial Tennessee, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

> Land in Davidson County, Tennessee, being Lot No. 455 on the Plan of Hermitage Hills, Section 5, of record in Book 3300, page 1, Register's Office for Davidson County, Tennessee.
>
> Said Lot No. 455 fronts 73.0 feet on the southerly margin of Bonnameade Drive and runs back between lines measuring 165.0 feet on the westerly said and 180.63 feet on the easterly side to a deed line in the rear on which it measures 106.49 feet.

Prepare by and Return to:

Richard J. Myers, Esq.
1755 Kirby Parkway, Suite 100
Memphis, TN 38120
(901) 756-6300

This being the same property conveyed to Dorothy M. Climer from Robin E. McCord and Opal B. McCord herein by deed dated 03/27/63 and recorded 03/28/63 in Deed Book 3531 at Page 175.

Property known as: 5035 Bonnameade Drive
Hermitage, Tennessee 37076

TO HAVE AND TO HOLD, unto the said Beneficial Tennessee, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$71,440.00
Expenses:		
Recording Substitution of Trustee	10.00	
Title Search	229.00	
Advertising	420.00	
Recording Substitute Trustee's Deed	279.33	
Unpaid Real Property Taxes as of Sale	614.31	
Attorney Fee and Costs	1,300.00	
TOTAL EXPENSES		2,852.64
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		68,587.36

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 7th day of November, 2000.

Substitute Trustee

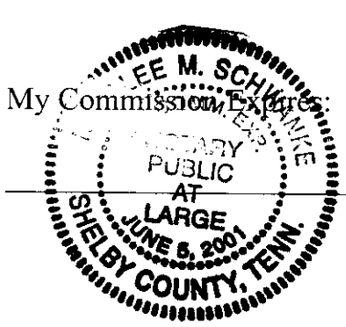
STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 7th day of November, 2000, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, 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 at office the day and year above written.

Notary Public

My Commission Expires:



PROPERTY ADDRESS:

5035 Bonnameade Drive
Hermitage, TN 37076

Map 7513
Parcel 9

SEND TAX BILLS TO:

Beneficial Tennessee, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

I, Richard J. Myers, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $71,440.00, 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 this 7th day of November, 2000.

Notary Public

SCHWANKE
NOTARY PUBLIC
LARGO
JUNE 3, 2003
SHELBY COUNTY, TENN.

Grantee: Beneficial Tennessee, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

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