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

Davidson County DEEDTRS
Recvd: 12/21/00 09:26 3pgs
Fees:15.00 Taxes:155.40
20001221-0125003

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank 230 Fourth Avenue North Nashville, TN 37201	Same	47/12

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 (formerly SouthTrust Bank of Middle Tennessee) ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Book 8510, page 112, Register's Office for Davidson County, Tennessee and Modification of Note and Deed of Trust and Change of Trustee, dated April 30, 1997, of record in Book 10447, page 968, Register's Office for Davidson County, Tennessee (hereinafter collectively referred to as "Deed of Trust"). 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 $38,000.00.

WHEREAS, by and through the above described Deed of Trust, the grantor, Valerie Sherill, unmarried (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 at Instrument No. 20001113-0112200, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Trustee of the default by the Borrowers 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 November 16th, 23rd and 30th 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 8th day of December, 2000, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank, an Alabama banking corporation, did place the highest bid for the subject property, being the sum of $42,000.00;

NOW THEREFORE, for and in consideration of the sum of $42,000.00, the Substitute Trustee and/or his agent has bargained and sold, and by these present do transfer and convey unto the said SouthTrust Bank, an Alabama banking corporation, the Grantee herein, its successors and assigns, the property described as follows:

A tract of land in the 13th, formerly the 25th Civil District of Davidson County, Tennessee, on the headwaters of Sulphur and Bull Run Creeks, an original plan being of record in Book 161, page 177, Register's Office for said County, and being known as Tract No. 17 on the Map of Dr. E. E. Brown's Farm, formerly Governor Roberts Property, and shown on a copy of a survey May 16 and 24, 1949, by Joe B. Lerr, County Surveyor for Rutherford County, Tennessee, and described as follows:

Beginning at a point in the westerly margin of Old Hickory Boulevard, the common corner of Tracts 16 and 17; thence with the line between said tracts, North, 62 degrees West 1518 feet to a point; thence North 2 degrees East 445.5 feet to the corner of Tracts 17 and 18; thence with the line between said tracts; South 61 degrees East 104.5 poles to the westerly margin of Old Hickory Boulevard; thence with margin of the same, southwesterly 363 feet to the beginning.

Being the same property conveyed to Valerie Sherill, unmarried by Deed of Record in Book 8510, page 109, Register's Office of Davidson County, Tennessee.

This is property known as 5651 Old Hickory Boulevard, Nashville, Tennessee 37218

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 13th day of December, 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 13th day of December, 2000.

Notary Public

BOBBIE CARNEY 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 $42,000.00. 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 13th day of December, 2000

Notary Public

BOBBIE CARNEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/2021

M:SubDeed.SH