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

Davidson County DEEDTRS
Recvd: 01/12/01 10:44 3pgs
Fees:15.00 Taxes:370.00
20010112-0003933

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank 230 Fourth Avenue North Nashville, TN 37201	Same	64/16C/88

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, SouthTrust Mortgage Corporation, the original beneficiary of the Deed of Trust, dated October 29, 1997, of record in Book 10665, page 376, Register's Office for Davidson County, Tennessee (hereinafter 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 $102,000.00.

WHEREAS, SouthTrust Mortgage Corporation, the beneficiary of the note and Deed of Trust did assign, transfer and convey all its right, title and interest in and to the Deed of Trust and loan documents to SouthTrust Bank, an Alabama banking corporation (formerly SouthTrust Bank of Tennessee) ("Lender") by instrument of record in Instrument Number 20001207-0120576, Register's Office for Davidson County, Tennessee;

WHEREAS, SouthTrust Mortgage Corporation, the beneficiary of the Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, by instrument of record in Instrument Number 20001207-0120576, Register's Office for Davidson County, Tennessee;

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank, an Alabama banking corporation.

WHEREAS, by and through the above described Deed of Trust, the grantor, Brenda J. Shackelford, a single person (the "Borrower"), conveyed the real property described herein to SouthTrust Bank of Tennessee, Trustee, for the benefit of the Lender, with power of sale;

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 December 14th, 21st & 28th 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 4th day of January, 2001, 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 $100,000.00;

NOW THEREFORE, for and in consideration of the sum of $100,000.00, 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:

> Land in Davidson County, Tennessee, being Lot No. 41 on the Plan of Wembley Downs, Section Four, a Planned Unit Development, of record in Plat Book 7900, page 456, Register's Office for Davidson County, Tennessee, to which Plan reference is here made for more complete description.
>
> Being the same property conveyed to Brenda J. Shackelford, a single person, by deed from Jason Edward Martin, a married man being recorded in Book 10665, page 373 in the Register's Office for Davidson County, Tennessee.
>
> The street address of this property is known as: 918 Bexhill Court South, Hermitage, Tennessee 37076.

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 11th day of January, 2001.

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 11th day of January, 2001.

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 $100,000.00. 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 11th day of January, _____, 2001.

Notary Public

My Commission Expires: 3/24/2001

M:SubDeed.Sh1