THIS INSTRUMENT PREPARED BY
LAW OFFICES OF SHAPIRO & KIRSCH
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Davidson County DEEDTRS
Recvd: 01/12/01 15:33 2pgs
Fees:11.00 Taxes:103.60

20010112-0004195

NAME: Harvard W. Stephens, & Barbara N. Stephens
S&K#: 00-2610
LOAN#: 1155738

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 31, 1988, recorded in Book 7657, Page 204, Register's Office of DAVIDSON County, Tennessee, Harvard W. Stephens and wife, Barbara N. Stephens, conveyed to D. J. Brewer, Trustee, 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 appointed the undersigned as Substitute Trustee by Instrument of record in Instrument 20001120-0114479, in the Register's Office of DAVIDSON County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 sale Deed of Trust by which advertisement the sale was appointed to be held on January 10, 2001, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 Harvard W. Stephens and wife, Barbara N. Stephens, whose address is 905 Chickamauga Avenue, Nashville, Tennessee 37206, at and for the sum of $28,000.00 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 Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Harvard W. Stephens and wife, Barbara N. Stephens, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Harvard W. Stephens and wife, Barbara N. Stephens, their heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Davidson, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 14 of Block "C" on the Plan of Eastwood Addition as of record in Book 332, Page 63, Register's Office for said County, to which plat reference is hereby made for a more particular description of said property. Said Lot 14 fronts 50 feet on the northerly side of Chicamauga Avenue and extends back between parallel lines 150 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 7657, Page 204, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7657, Page 204, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7657, Page 201, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Harvard W. Stephens and wife, Barbara N. Stephens, their heirs, successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 11th day of January 2001, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year written above.

MARTHA F. CALLOWAY NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-20-2004 SHELBY CO., TN

Notary Public

I, or we, swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $28,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

My Commission Expires

Subscribed and sworn to before me on the date written above.

JOYCE FAYE SETTERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

Notary Public Sept. 25. 2004

PROPERTY ADDRESS: 905 Chickamauga Avenue, , Nashville, TN, 37206

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Harvard W. Stephens and wife, Barbara N. Stephens
905 Chickamauga Avenue
Nashville, Tennessee 37206

S & K #:00-2610
Map & Parcel - 82 8/304

PREPARER'S NOTE: **IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.**