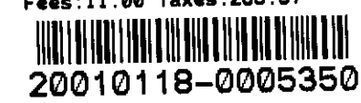
FILE NO.: 066.001890TN\pmc
LOAN NO.: 2007433\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 01/18/01 10:53 2pgs
Fees:11.00 Taxes:268.67



20010118-0005350

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 13, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Book 10857, Page 326, ("Deed of Trust"), Mary K Spray conveyed to D. W. McMacklin, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to EMC Mortgage Corporation; and

WHEREAS, **EMC Mortgage Corporation,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 200010300107261**, 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on October 26, November 2, & November 9, 2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 16, 2000, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **EMC Mortgage Corporation**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 72,614.18; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by EMC Mortgage Corporation as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **EMC Mortgage Corporation,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:
Land in Davidson County, Tennessee, being Lot No. 18 on the Plan of Laurel Acres, as of record in Book 2133, page 40, Register's Office for said county, described as follows:
Beginning on the westerly margin of Mashburn Road at the corner of Lots Nos. 15 and 16; thence with the line between said two lots westwardly 232 feet; thence South 3 deg. 48' West 92.8 feet to the corner of a 20 foot reserved strip; thence with the northerly margin of said strip eastwardly 180 feet to the beginning of a curve; thence around said curve with a radius of 20 feet northeastwardly 30.7 feet to the westerly margin of Mashburn Road; thence with said Road northwardly 46.7 feet to the beginning.

The last recorded Warranty Deed was filed of record at Book 3708, Page 93, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said

EMC Mortgage Corporation, its successors and assigns forever, to whom the said, **Clifton E. Darnell,** as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 16th day of November, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 16th day of November, 2000, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in 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 the day and year above written.

Notary Public

My Commission Expires: 4-12-03

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 SHELBY CO., TN

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 72,614.18, 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 ON THIS 16th DAY OF NOVEMBER 2000.

Notary Public

My Commission Expires: 4-12-03

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 SHELBY CO., TN

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MSP No.: 066.001890TN (Spray)
Lender Loan No.: 2007433
Property Address: 2627 Mashburn Road, Nashville, TN 37210
Tax Parcel ID No.: 119-11; 6.00

Mail Tax Notices To and Property Owner:
EMC Mortgage Corporation
909 Hidden Ridge Drive, Suite 200
Irving, TX 75038