TRUSTEE'S DEED

THIS INDENTURE, made this 28th day of February, 2001, by and between CHARLES H. CHILD, Substitute Trustee, of Knoxville, Tennessee, Party of the First Part, and BANKERS TRUST, Party of the Second Part.

WITNESSETH:

That, WHEREAS, on the 21st day of June, 1996, Larry J. Lafferty, Sr., executed a Deed of Trust to William S. Carman, Sr., DBA and Bridgehouse Title Co., Trustee, to secure a Promissory Note in the original amount of $87,150.00, the same being payable to Cumberland Capital, said note being payable in monthly installments as set forth in the Deed of Trust which is of record in the Register's Office of Davidson County, Tennessee, in Trust Book 10116, Page 881, et seq., to which reference is here made; and

WHEREAS, the owner and holder of said indebtedness did appoint Charles H. Child, Party of the First Part, as Substitute Trustee, by indenture recorded on the 15th day of November, 2000, Instrument No. 20010122-0006401, in the Register's Office of Davidson County, Tennessee, wherein the original Deed of Trust referred to conveyed the following described property; to-wit:

Property located in Davidson County, Tennessee:

Tract No. 1: Lot No. 9 in Block 14 as shown on the plan of Dabbs & Elliott's Subdivision No. 2 at Dupontonia (now Lakewood), Old Hickory, Tennessee, of record in Plat Book 547, Page 127, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Tract No. 2: Lot No. 8 in Block 14 as shown on the plan of Dabbs & Elliott's Subdivision No. 2 at Dupontonia (now Lakewood), Old Hickory, Tennessee, of record in Plat Book 547, Page 127, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Larry J. Lafferty, Sr., by Quitclaim Deed from William P. Jones and wife, Susan L. Jones, of record in Book 9840, Page 253, Register's Office for Davidson County, Tennessee, and by Quitclaim Deed of record in Book 10022, Page 828, Register's Office for Davidson County, Tennessee.

WHEREAS, the same was not paid and the owner and holder of said indebtedness declared the entire amount due and payable and default was made therein and thereupon, at the request of the beneficiary of said Trust, the party of the first part as Substitute Trustee, did advertise the said property as in said Trust provided in a weekly newspaper published in Davidson County, Tennessee; to-wit: The Nashville Record giving the time, place and terms of sale; and

WHEREAS, on the 28th day of February, 2001, at 11:30 a.m. at the front door of the Courthouse, Nashville, Davidson County, Tennessee, (the time and place fixed) the said

PROPERTY OWNER:
Bankers Trust
c/o Temple-Inland Mortgage Corp.
P.O. Box 40
Austin, Texas 78767

THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE.

PREPARED BY:
Charles H. Child
P. O. Box 219
Knoxville, TN 37901

PERSON OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bankers Trust
c/o Temple-Inland Mortgage Corp.
(NAME OF PERSON OR AGENCY)
P.O. Box 40
Austin, Texas 78767
(ADDRESS OF ABOVE PARTY)

Davidson County DEEDTRS
Recvd: 02/28/01 12:14 2pgs
Fees:11.00 Taxes:251.01

20010228-0018544

property was offered for sale at public auction for sale for cash in hand in bar of the equity of redemption as provided in said Trust, and being cried at a reasonable time, was finally struck off to the party of the second part hereto at its bid of $ 67,841.66, being the highest and best bidder, which sum was in hand and then applied to said Deed as directed and provided.

NOW THEREFORE, in consideration of the premises and the sum sold for said bid and paid, the party of the first part hereto as Substitute Trustee does hereby bargain, sell, transfer and convey unto the party of the second part the parcel or lot of land hereinbefore described to have and to hold the same together with all hereditaments, improvements, building easements, appurtenances hereto and appertaining as an inheritance in fee, free of all rights and equities of redemption and the makers of the Trust Deed and all persons claiming through or under them. The party of the first part covenants as Substitute Trustee that he is lawfully seized of said property, has good right to convey and will and does warrant to the party of the second part, his heirs and assigns, the title to said property against all persons claiming by, through and under the party of the first part, but no further otherwise.

WITNESSETH the hand of the party of the first part the day and year first above written.

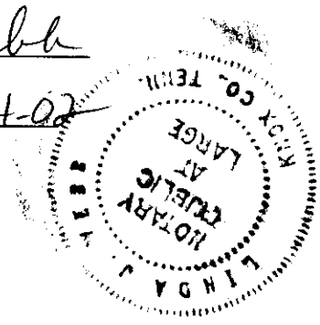
Charles H. Child
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE }
} ss.
COUNTY OF KNOX }

Personally appeared before me, the undersigned authority, a Notary Public in and for said county and state, CHARLES H. CHILD, Substitute Trustee, the within named bargainor, with whom I am personally acquainted, and who acknowledges that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office in Knoxville, Tennessee, this 28th day of February, 2001.

Linda J. Webb
NOTARY PUBLIC
My Commission Expires: 11-04-02



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 67,841.66

Charles H. Child
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF February 2001.

J. Chandler
Deputy Register