FILE NO.: 406.007415TN\sak
LOAN NO.: 4249630\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: 03/13/01 08:51 2pgs
Fees:11.00 Taxes:467.83
20010313-0023721

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 17, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Book 11124, Page 399, ("Deed of Trust"), Larry S. Hannah and Teresa Hannah conveyed to National Lending Center Tilt, Inc., 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 Universal Portfolio Buyers, Inc.; and

WHEREAS, **Universal Portfolio Buyers, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument **200102070011917** , 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 10/26/00, 11/2/00, 11/9/00, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 30, 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 **Universal Portfolio Buyers, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 126,441.89; 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 Universal Portfolio Buyers, Inc. 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 **Universal Portfolio Buyers, Inc.,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being Lot No. 45 on the Plan of S.P. Shields' Heirs Addition to Nashville, Tennessee, as of record in Plan Book 1, page 128, of the Chancery Court for Davidson County, Tennessee, and also on page 31 of Plan Book 57 of the Register's Office for said County. Said Lot No. 45 fronts 50.5 feet on the west side of 15th Avenue South, formerly Bowles Street; and extends back between parallel line, 140.6 feet to an alley. Being the same property conveyed to Larry S. Hannah and wife, Teresa Hannah by Quit Claim Deed from Vernice L. Miller, individually and as Administratix of the Estate of Mabel D. Bass, deceased of record in Book 9587, Page 982, Register's office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 9567, Page 982, 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 **Universal Portfolio Buyers, Inc.,** 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 30th day of November, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 30th 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: 4/2/03

TRACY L. SHARP NOTARY PUBLIC AT LARGE EXP 4-12 SHELBY CO.

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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 $ 126,441.89, 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 30th DAY OF NOVEMBER 2000.

Notary Public

My Commission Expires: 4/2/03

TRACY L. SHARP NOTARY PUBLIC

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MSP No.: 406.007415TN (Hannah)
Lender Loan No.: 4249630
Property Address: 1019 15th Avenue South, Nashville, TN 37212
Tax Parcel ID No.: 105-01; 150.00

Mail Tax Notices To and Property Owner:
North American Mortgage Company
231 East Avenue, Suite 200
Albion, NY 14411