THIS INSTRUMENT PREPARED BY:
WHITE & REASOR, PLC
3305 West End Avenue
Nashville, Tennessee 37203

Davidson County DEEDTRS
Recvd: 04/20/01 16:06 6pgs
Fees:27.00 Taxes:89.75
20010420-0039606

Address New Owner:	Send Tax Bills To:	Map-Parcel No.:
First Union National Bank Attention: ORE Department Asset #TN000054 Post Office Box 52117 Jacksonville, FL 32201-2117	Same	147-3-A/68 147-3-A/15

SUCCESSOR TRUSTEE'S SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of One and No/100 Dollar ($1.00), the receipt of which is hereby acknowledged, John M. Baird, Successor Trustee, hereinafter called "Grantor," acting as Successor Trustee, only, has this day bargained and sold, and does hereby transfer and convey unto First Union National Bank, hereinafter called "Grantee," Grantee's successors, heirs and assigns, certain real estate in Davidson County, Tennessee, described as follows:

TRACT I:

Unit A-15, of Harding Place Condominium created under title 66, Chapter 27, Sections 101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6014, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Harding Place Condominium of record in Book 5200, page 571, said Register's Office, for a more complete identification and description of such Unit.

TRACT II:

Certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, being Unit E-2, of Harding Place Condominium created under title 66, Chapter 27, Sections 101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Harding Place Condominium of record in Book 5200, page 571, said Register's Office, for a more complete identification and description of such Unit.

All being the same property conveyed to Thomas Bailey by deed from Stephanie P. Rust of record in Deed Book 10582,

page 248. Register's Office for Davidson county, Tennessee.

This is improved property known as 441 Harding Place, Units A-15 and E-2, Nashville, Tennessee.

This conveyance is made pursuant to the powers conferred upon Grantor by that Deed of Trust "Deed of Trust") executed August 25, 1997, by Thomas Bailey to Ronald L. Samuels, Trustee, appearing of record in Book 10582, page 251, Register's Office for Davidson County, Tennessee, with the Grantor having been appointed Successor Trustee by an instrument of record as Instrument Number 20010110-0003344, said Register's Office. As set forth in that Notice of Foreclosure Sale, a copy of which is attached hereto as Exhibit "A," published pursuant to the Deed of Trust and applicable law in the Nashville Record on March 29, 2001, April 5, 2001 and April 12, 2001, default was made in the terms, conditions, provisions, and payments provided for in the Deed of Trust, and the sale at foreclosure of the above-described property was scheduled for Wednesday, April 18, 2001, at 11:15 a.m., at the south door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee. At that time, the foreclosure sale was held and concluded as provided in the foreclosure notice, with the Grantee constituting the highest bidder at such sale.

TO HAVE AND TO HOLD the said Property with all appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's successors, heirs and assigns, forever. Grantor, solely in Grantor's fiduciary capacity as Successor Trustee, covenants and binds himself, his successors in trust and assigns, to warrant and forever defend the title to the Property to the Grantee, Grantee's successors, heirs and assigns, against the lawful claims of all persons whomsoever are claiming by, through or under Grantor, but not otherwise.

IN WITNESS WHEREOF, the Grantor has executed this instrument on this the 19th day of April, 2001.

"GRANTOR"

John M. Baird, Successor Trustee

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, Jennifer R. Frey, a Notary Public for the state and county aforesaid, John M. Baird, Successor Trustee, with whom I am personally acquainted, and who acknowledged he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 19th day of April, 2001.

Notary Public

My Commission Expires:
October 25, 2003

JENNIFER R. FREY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

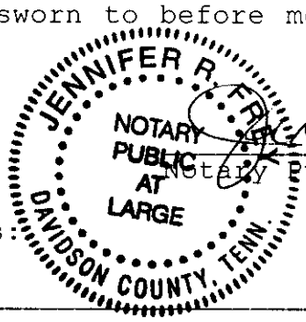
STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration for this transfer is $24,256.05.

Affiant

SUBSCRIBED and sworn to before me, this 19th day of April, 2001.



Notary Public

My Commission Expires:
October 25, 2003

Exhibit "A"

NOTICE OF FORECLOSURE SALE

Default having occurred under that Deed of Trust (the "Deed of Trust") dated August 25, 1997, executed by Thomas Bailey ("Grantor"), to Ronald L. Samuels, Trustee, the Deed of Trust being of record in Book 10582, page 251, Register's Office for Davidson County, Tennessee; and John M. Baird, having been duly appointed Successor Trustee by instrument of record as Instrument Number 20010110-0003344, said Register's Office;

NOW, THEREFORE, I, John M. Baird, as Successor Trustee and not otherwise, acting upon the demand of First Union National Bank, which is the lawful owner and holder of the indebtedness secured by the Deed of Trust, will, on

Wednesday, April 18, 2001

at 11:15 a.m. (eleven fifteen o'clock in the morning) at the south door of the Davidson County Courthouse in Nashville, Tennessee, sell to the highest bidder for cash, at public outcry, the real property (the "Property") in Davidson County, Tennessee, described as follows:

TRACT I:

Certain real estate in Davidson County, Tennessee, as follows:

Unit A-2, of Harding Place Condominium created under title 66, Chapter 27, Sections 101. et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Harding Place Condominium of record in Book 5200, page 571, said Register's Office, for a more complete identification and description of such Unit.

TRACT II:

Unit A-15, of Harding Place Condominium created under title 66, Chapter 27, Sections 101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6014, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Harding Place Condominium of record in Book 5200, page 571, said Register's Office, for a more complete identification and description of such Unit.

TRACT III:

Certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, being Unit E-2, of Harding Place Condominium created under title 66, Chapter 27, Sections 101, et seq., as amended, Tennessee Code Annotated, and

as established by a Master Deed, of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Harding Place Condominium of record in Book 5200, page 571, said Register's Office, for a more complete identification and description of such Unit.

All being the same property conveyed to Thomas Bailey by deed from Stephanie P. Rust of record in Deed Book 10582, page 248. Register's Office for Davidson county, Tennessee.

The street address of the Property is 441 Harding Place, Units A-2, A-15, and E-2, Nashville, Tennessee.

The map/parcel number of the Property is 147-3-A/2, 147-3-A/68 and 147-3-A/15.

The Property sold pursuant to this Notice shall be sold "AS IS," and neither the Successor Trustee nor the beneficiary of the Deed of Trust, nor any agent or attorney therefor makes or shall make any warranty as to the condition, quality or quantity thereof, including, but not limited to, the enforceability of any lease affecting the Property, the existence or absence of defaults under or the effect of this foreclosure sale upon the rights of any party under such a lease.

The sale of the Property shall be subject to any and all prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes and assessments, plus penalty and interest (if any), riparian rights, and any redemptive rights (including redemptive rights of any taxing authority by reason of any tax liens), plus any and all other rights, matters, and encumbrances superior in right to the lien of the Deed of Trust.

The sale of the Property may be adjourned by the Successor Trustee and may be reset at a later time and/or date by announcement at the time and place of the originally advertised sale and without any further publication. The sale of the Property shall be conducted for cash (or credit upon the indebtedness secured by the Deed of Trust if the lawful owner and holder thereof is the successful purchaser) to be tendered upon the conclusion of the bidding; provided, however, that prior to the sale of the Property, the Successor Trustee, acting on his own behalf or by and through one or more agents or representatives, announce different or additional terms pursuant to which the sale of the Property shall be conducted.

Other interested parties: Harding Place Condominium Association, Inc., c/o McGarr & Associates, 325 Plus Park Boulevard, Suite 205, Nashville, Tennessee 37217; Fitness Holdings of Nevada, Inc., P. O. Box 7436, Las Vegas, Nevada 89125; Stephanie P. Rust, 288 Clearlake Drive West, Nashville, Tennessee 37217; Thomas Bailey, 480 Peach Valley Road, Gallatin, Tennessee 37066; Thomas Bailey, 845 Bell Road, Antioch, Tennessee 37013; Thomas Bailey, Post Office Box 78611, Nashville, Tennessee 37207; Kevin Ridley, 441 Harding Place, Unit A-2, Nashville, Tennessee 37211, The Money Centre, Inc., 10504 Park Road, Charlotte, North Carolina 28210 (Loan Number 204DI0199RDLY); Associates Home Equity Services, Inc., 250 East Carpenter Freeway, Irving, Texas 75062; American Title Company, Inc., 170 Cude Lane, Madison, Tennessee 37115.

This 23rd day of March, 2001.

John M. ~~Baird,~~ as Successor Trustee,
and not otherwise
WHITE & REASOR, PLC
3305 West End Avenue
Nashville, Tennessee 37203
(615) 383-3345

WHITE & REASOR, PLC

By: _____
Steven L. West, Attorneys for
Successor Trustee

Insertion dates: March 29, 2001, April 5, 2001 and
April 12, 2001

Newspaper for Publication: Nashville Record