FILE NO.: 469.003765TN\alk
LOAN NO.: 0040430274\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: 04/27/01 14:07 2pgs
Fees:11.00 Taxes:233.82
20010427-0042663

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 12, 1999, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 11346, Page 95, ("Deed of Trust"), Sandra S Anderson and Anthony D. Raymer conveyed to First Title Corp., 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 First Union National Bank; and

WHEREAS, **First Union National Bank,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200101290008593**, 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 March 8, March 15, and March 22, 2001, in THE NASHVILLE RECORD, by which advertisement the sale was held on April 19, 2001, 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 **First Union National Bank**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 63,194.40; 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 First Union National Bank 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 **First Union National Bank,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Situated in Davidson County, State of Tennessee, and being further described as: Land in Davidson County, Tennessee, being Tract No. 2 on a survey of Ralph Lambert & Son, Surveyors, dated January 19, 1974, and described as follows: Beginning at an iron pin in the westerly margin of the U.S. Highway 431 (White's Creek Pike); thence North 88 deg. 41' West 1,022.1 feet to an iron pin; thence North 16 deg. 13' East 146.88 feet to an iron pin; thence North 89 deg. 56' east 863.3 feet to an iron pin in the westerly margin of White's Creek Pike; thence South 40 deg. 41' East along the westerly margin of said Pike, 200 feet to the point of beginning and containing 3.31 acres, more or less. Included in this conveyance is a 1996 Mountaineer Mobile Home, Model No. 933. Being the same property conveyed to Sandra S. Anderson herein by Quit Claim Deed from Kenneth R. Anderson dated March 23, 1998, and recorded May 5, 1998, in Book 10917, Page 1, Register's Office for Davidson County, Tennessee. See also Book 9374, Page 835, of the same Office and see Final Decree of Divorce Docket No. 98D-1101 in the Fourth Circuit Court for Davidson County, Tennessee. Being the same property conveyed unto Sandra S. Anderson and Anthony D. Raymer, both unmarried, by Quit Claim Deed recorded simultaneously herewith in the Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 11346, 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 **First Union National Bank,** 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 19th day of April, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 19th day of April, 2001, 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 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 $ 63,194.40, 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 9th DAY OF APRIL 2001.

Notary Public

My Commission Expires: 4/2/03

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

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MSP No.: 469.003765TN (Anderson)
Lender Loan No.: 0040430274
Property Address: 5252 Whites Creek Pike, Whites Creek, TN 37189
Tax Parcel ID No.: 22-00 ; 77.00

Mail Tax Notices To and Property Owner:
TMS Mortgage, Inc., dba The Money Store
9 Dunwoody Park, Suite 107
Atlanta, GA 30338