FILE NO.: 522.014160TN\zcd
LOAN NO.: 7645361564\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: 05/18/01 12:04 2pgs
Fees:11.00 Taxes:227.92

20010518-0051759

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 27, 1999, and recorded in the Register's Office of Davidson County, Tennessee, at Book 11649, Page 659, ("Deed of Trust"), Cecil A. Gammon, Jr. and Suzanne M. Gammon conveyed to Trans Continental Title, 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 Bank One, N.A.; and

WHEREAS, **Bank One, N.A.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument 20010508-0047723 , 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 04/12/01, 04/19/01 & 04/26/01, in THE NASHVILLE RECORD, by which advertisement the sale was held on May 10, 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 **The 2637 Morganmeade Trust, Walter H. Carter, Trustee**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 61,601.00**; and

WHEREAS, **The 2637 Morganmeade Trust, Walter H. Carter, Trustee** has/have 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 **The 2637 Morganmeade Trust, Walter H. Carter, Trustee** 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 **The 2637 Morganmeade Trust, Walter H. Carter, Trustee**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land situated in the City of Nashville, Davidson County, Tennessee, described as: Being Lot Number 39, on the Plan of Ross Estates, as of record in Book 4550, Page 112, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description. Being the same property conveyed to Cecil Gammon and wife, Suzanne Gammon, by Warranty Deed from Cameron V. Stokes and wife, Katrina M. Stokes, dated November 6, 1996, and recorded December 12, 1996, in Book 10287, page 884, Register's Office for Davidson County, Tennessee. And being further conveyed to Cecil Gammon and wife, Suzanne M. Gammon by Quitclaim deed being recorded simultaneously herewith.

The last recorded Warranty Deed was filed of record at Book 11649, Page 657, 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 forever, to **The 2637 Morganmeade Trust, Walter H. Carter, Trustee**, his/her/their successors and assigns, 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 10th day of May, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 10th day of May, 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

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

My Commission Expires: 4-12-03

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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 $ 61,601.00, 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 10th DAY OF MAY 2001.

Notary Public

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

My Commission Expires: 4-12-03

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MSP No.: 522.014160TN (Gammon)
Lender Loan No.: 7645361564
Property Address: 2637 Morganmeade Drive, Nashville, TN 37216
Tax Parcel ID No.: 73-10 ; 47.00

Mail Tax Notices To and Property Owner:
The 2637 Morganmeade Trust, Walter H. Carter, Trustee
2200 21st Ave. South, Suite 220
Nashville, TN 37212