This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

Map 71-12
Parcel 298

Davidson County DEEDTRS
Recvd: 08/17/01 13:00 2pgs
Fees:13.00 Taxes:158.36
20010817-0089177

ADDRESS NEW OWNER:
North Fork Properties, Inc.
6311 E. Valley Road
Nashville, TN 37205
SEND TAX BILLS:

SAME

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 42,801.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF August 20 01.
Deputy Register

STATE OF TENNESSEE)
COUNTY OF _____)

The actual consideration or value, whichever is greater, for this transfer is $42,801.00

_____
AFFIANT

Subscribed and sworn to before me this the 17th day of August, 2001.

_____
NOTARY PUBLIC

My Commission Expires:_____

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 28th day of June, 2000, Ruth Carman, unmarried, executed a Deed of Trust to Jim Roberts, trustee, to secure a promissory note of even date in the amount of $66,642.18, payable to the order of First Family Home Equity, Inc. as fully set out in Instrument No. 200007030065445, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Jim Roberts, trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Instrument No. 20010706-0072409, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and CitiFinancial, Inc. successor in interest to First Family Home Equity, Inc. the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on July 19, 26, and August 2, 2001, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Friday, August 17, 2001, at 10:03 a.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, North Fork Properties, Inc. was the highest and best bidder, the amount of its bid being in the sum of Forty-Two Thousand Eight Hundred One Dollar and 00/100 ($42,801.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Forty-Two Thousand Eight Hundred One Dollar and 00/100 ($42,801.00) dollars, cash in hand paid, as payment on

the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto North Fork Properties, Inc. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN NASHVILLE IN THE COUNTY OF DAVIDSON, AND STATE OF TENNESSEE AND BEING DESCRIBED IN A DEED DATED 10/29/90 AND RECORDED 09/19/94, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:
BOOK 9468 PAGE 592
BEING LOT NO. 2 ON THE PLAN OF WILLIAM AND RAYS CO.'S BELLEVIEW SUBDIVISION, BEING A RESUBIDIVISION OF LOTS 8 AND 11, OF RECORD IN BOOK 4350 PAGE 143, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT FRONTS 50 FEET ON THE EASTERLY SIDE OF ROSEDALE AVENUE AND EXTENDS BACK BETWEEN PARALLEL LINES 200 FEET TO A DEAD LINE, BEING THE SAME PROPERTY CONVEYED TO RUTH CARMAN FROM L.C. CARMAN, FILED ON 09/09/94, BOOK 9468, PAGE 592 IN DAVIDSON COUNTY COURTHOUSE RECORDS.

The street address of the Property is believed to be 1513 Rosedale Avenue, Nashville, Tennessee 37207, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Instrument No. 200007030065445, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 17th day of August, 2001.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 17th day of August, 2001.

NOTARY PUBLIC

My Commission Expires:
3-26-05