PREPARED BY BARNEY B. REGEN, 110 MATHIS DRIVE, DICKSON, TENNESSEE

Map 143-6-A-9 CO

Davidson County DEEDTRS
Recvd: 08/23/01 15:17 4pgs
Fees:23.20 Taxes:1221.00
20010823-0091381

TRUSTEE'S DEED

WHEREAS, by deed of trust dated May 26, 1999, of record in Book 11495 at page 526 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"), American National Home Mortgage, Inc., a Tennessee corporation, conveyed the real property described in Exhibit A, which is attached hereto and incorporated herein by reference (the "Property"), to Barney B. Regen, Trustee, to secure the payment of the indebtedness evidenced by a promissory note of even date therewith made payable to First Federal Savings Bank in the principal amount of $280,000.00 (the "Note"); and

WHEREAS, default having occurred in the payment of the indebtedness evidenced by the Note, and in accordance with the terms thereof, the owner and holder of the Note declared the entire indebtedness due and owing; and

WHEREAS, the owner and holder of the Note directed the Trustee to sell the Property, as provided by the terms of the Deed of Trust; and

WHEREAS, pursuant to direction and in accordance with the terms of the Deed of Trust, the Trustee advertised the time, place, and terms of the sale in the *Nashville Record*, a newspaper of general circulation in Davidson County, Tennessee, and published a notice of sale in said newspaper for three consecutive weeks prior to the sale, beginning July 19, 2001; and

WHEREAS, the aforesaid advertisement complied in all respects with the requirements for the exercise of the power of sale contained in the Deed of Trust; and

WHEREAS, at 10:30 a.m. Prevailing Central Time on August 10, 2001, the Trustee offered the Property for sale at the Metropolitan Courthouse in Nashville, Tennessee, and, after receiving competitive bids, sold the Property to First Federal Bank for Two Hundred Forty Thousand and No/100 Dollars ($240,000.00), this being the highest and best bid;

NOW, THEREFORE, FOR AND IN CONSIDERATION of the sum of Two Hundred Forty Thousand and No/100 Dollars ($240,000.00) paid as a credit on the indebtedness evidenced by

the Note, **Barney B. Regen, Trustee,** acting under and by virtue of the power of sale contained in the Deed of Trust, has bargained and sold, and by these presents does transfer and convey the Property to the said **First Federal Bank**, a federally chartered savings bank, its successors and assigns.

TO HAVE AND TO HOLD the Property to the said First Federal Bank, its successors and assigns, forever.

And the Trustee does hereby transfer, assign, and set over unto the said First Federal Bank all of the covenants and warranties contained in the Deed of Trust, and does hereby warrant the title to the Property against the lawful claims of all persons claiming by, through, or under him as Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the Trustee has hereunto set his hand this 10th day of August, 2001.

Barney B. Regen, Trustee

STATE OF TENNESSEE

COUNTY OF DICKSON

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Barney B. Regen, Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Dickson, Tennessee, this 10th day of August, 2001.

Notary Public

My Commission Expires:

Sept. 17, 2001

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $330,000.00, which is equal to or greater than the amount the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me this 10th day of August, 2001.

Notary Public

My Commission Expires:

Sept. 17, 2001

NAME AND ADDRESS OF OWNER:

First Federal Bank
611 East College Street
Dickson, Tennessee 37055

SEND TAX BILLS TO:

First Federal Bank
P. O. Box 667
Dickson, Tennessee 37056-0667

EXHIBIT A

Description of Property

Land in Davidson County, State of Tennessee, being Lot No. 9 on the Plan of Harpeth Trace Estates - Phase One, as of record in Book 5200 at page 125 in the Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to American National Home Mortgage, Inc. by deed from Farmers & Merchants Bank, of record in Book 10894 at page 634 in the Register's Office of Davidson County, Tennessee.