This Instrument Prepared by:
Fred W. Beesley, Jr., Attorney
404 James Robertson Parkway, Suite 1720
Nashville, TN 37219-1501
Phone 615-244-0554

New Owner's Address
and send tax bills to:

The CIT Group/Consumer Finance, Inc.
715 S. Metropolitan Avenue, Suite 150
Oklahoma City, OK 73108

Map and Parcel: 135-00-0-18100

Davidson County DEEDTRS
Recvd: 09/19/01 15:11 2pgs
Fees:13.00 Taxes:224.52
20010919-0101597

COUNTY OF DAVIDSON
STATE OF TENNESSEE
AFFIDAVIT:
I 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 $60,680.00, which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Fred W. Beesley, Jr., Affiant
Subscribed and sworn before me this 19th day of September, 2001.

Notary Public
My Commission Expires: 10/25/03

Substitute Trustee's Deed

Whereas, on November 30, 1999, **Regina M. Edmondson**, unmarried, made and executed to Ernest B. Williams, IV, Trustee for the benefit of The CIT Group/Consumer Finance, Inc., a certain Deed of Trust conveying to him certain property hereinafter fully set forth and described, which said Deed of Trust is of record in the Office of the Register of Davidson County, Tennessee, at Instrument No. 20000224-0018148; and the undersigned having been appointed substitute Trustee by the Substitution of Trustee document bearing Instrument No.20000912-0090429 in the said Register's Office, and

Whereas, default having been made in the payment of the debts and obligations secured to be paid in said Deed of Trust, the owner thereof requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of said Deed of Trust, and

Whereas, in accordance with said request, the said property was advertised for sale in The Nashville Record, a weekly newspaper published in Nashville, Davidson County, Tennessee, for three consecutive weeks pursuant to the requirements of said Deed of Trust with such advertisements appearing on July 12, 2001, July 19, 2001 and July 26, 2001, and giving the time, terms, place of sale, and description of the property, and

Whereas, at the time, being August 16, 2001, and place, being as mentioned in said advertisements, the South entrance of the Davidson County Courthouse located in Nashville, Tennessee, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale said property was struck off and sold to **The CIT Group/Consumer Finance, Inc.** at and for the sum of Sixty Thousand Six Hundred Eighty $60,680.00, that being the highest and best bid offered, and

Whereas, said purchaser, The CIT Group/Consumer Finance, Inc., has complied with their bid and has applied the sales price as a credit against the debt due and owing and has in all ways consummated the bid made at the foreclosure sale to acquire said property hereinafter described.

Now therefore, the undersigned, Fred W. Beesley, Jr., Substitute Trustee, hereby bargains, sells, and conveys unto The CIT Group/Consumer Finance, Inc., its successors and assigns, the

property above mentioned and now fully described as:

Land situated in Nashville, Davidson County, Tennessee, being

Beginning at a point on the North margin of Smith Springs Road at the Southeast corner of a tract owned by Carter; thence 258 feet North with the East line of Carter's lot to a pin in the Northwest Corner of the said Carter lot; thence East 112 feet to the Northwest corner of the Taylor lot; thence South 107 feet to the Southwest corner of the Taylor lot which is also the Northwest corner of a lot owned by Edmondson; thence 189 feet with the said Edmondson lot to the margin of Spring Road, and thence with the margin of Smith Springs Road West 204 feet to the point of beginning.

Included in the above description but expressly excluded from this conveyance is that portion of the above described property conveyed in Book 8223, Page 519, Register's Office for Davidson County.

Being the same property conveyed to Regina M. Edmondson by Quit Claim Deed from David Wendell Edmondson and wife, Lois Ann Edmondson, dated June 24, 1996 and recorded July 3, 1996 in Book 10109, Page 547, Register's Office for Davidson County, Tennessee.

Commonly known as: **2410 Smith Spring Road, Nashville, TN 37217**

Map and Parcel: 135-00-0-18100

The aforesaid description contains the same description as stated in the prior instrument of conveyance at Instrument No. 20000224-0018148, in said Register's Office, for the benefit of The CIT Group/Consumer Finance, Inc.

And, the title is believed to be good, but Fred W. Beesley, Jr., Substitute Trustee, has sold and conveyed only as Substitute Trustee, subject to any prior deeds of trust, real estate taxes, assessments and liens.

To Have and to Hold, the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said The CIT Group/Consumer Finance, Inc., its successors, heirs, and assigns in fee simple forever. The proceeds of this sale have been disbursed in accordance with the law and applied to the expenses of sale and any balance remaining was applied to the outstanding debt.

In Witness Whereof, the said Fred W. Beesley, Jr., Substitute Trustee, has hereunto set his hand and seal this 19th day of September, 2001.

Fred W. Beesley, Jr.
Substitute Trustee

COUNTY OF DAVIDSON
STATE OF TENNESSEE

On this 19th day of September, 2001, before me a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Fred w. Beesley, Jr., to me known to be the person describe in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed in his capacity as Substitute Trustee.

Witness my hand and seal at Office on the day and date first written above.

Notary Public

My Commission Expires: 10/25/03
SBTRDEED.EDM