This Instrument Prepared By:

Davidson County DEEDWARR
Recvd: 10/01/01 15:46 2pgs
Fees:13.00 Taxes:340.40
20011001-0105835

David M. Smythe
Suite 450 -Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows:	Send Tax Bills To:	Map-Parcel Nos.
First Tennessee Bank, N.A. 607 Market Street Suite 700 Knoxville, TN 37902	Same	Map No. 161-10-0-A Parcel 58.00CO

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $92,000.00.

Affiant

Subscribed and sworn to before me, this 28th day of September, 2001.

Notary Public

My Commission Expires: March 24, 2003

WHEREAS, by Deed of Trust dated August 18, 1998, and recorded in Book 11079, Page 841, Register's office for Davidson County, Tennessee, Sylvia E. Ross (formerly Sylvia E. Schlitt) and Bradford Ross, wife and husband, conveyed to Terry Renoux, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument recorded in Instrument No. 20010619-0064569, said Register's office; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, and said advertisement appeared in the Nashville Record on September 6, 2001, September 13, 2001, and September 20, 2001; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 27th day of September, 2001, at 2:00 o'clock P.M. at the south front door of the Davidson County Courthouse, Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which sale, First Tennessee Bank, N.A., being the highest and best bidder became the purchaser of said property at and for the sum of Ninety-Two Thousand Dollars ($92,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto First Tennessee Bank, N.A. the following real estate:

> Being Lot No. 77, on the Plan of Village of Brentwood, Phase 1, of record in Plat Book 5200, Page 613, Register's Office for Davidson County, TN, to which plan reference is here made for a more complete and accurate description of said lot.
>
> Being the same property conveyed to Sylvia E. Ross aka Sylvia E. Schlitt, a married person, recorded August 30, 1991, in Deed Book 8434, Page 177, Register's Office for Davidson County, TN.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all homestead, dower, equitable right of redemption, statutory right of redemption, marital share and all other exemptions and redemptive rights of every kind in the makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First Tennessee Bank, N.A., its representatives, successors and assigns, all of the covenants or warranties contained in the its aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 28th day of September, 2001.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, Shelley L Orr, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 28th day of September, 2001.

Shelley L. Orr
Notary Public

My Commission Expires: March 24, 2002