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THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED, PLLC
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 10/29/01 16:12 3pgs
Fees:18.00 Taxes:666.00
20011029-0117815

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL NOS.:
Capital Bank & Trust Company 1820 West End Avenue Nashville, TN 37203	Same	59-6/54, 59-6/55, 59-6/56, 59-6/87

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to Capital Bank & Trust ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust dated July 19, 1999, recorded in Book 11592, page 738, and re-recorded in Book 11705, page 582, Register's Office for Davidson County, Tennessee, (hereinafter collectively referred to as "Deed of Trust"). Said Deed of Trust secures to the Lender the payment in full of the Note in the name of Daryl Adler and Nelson Holt evidencing the subject indebtedness in the original principal sum of $174,000.00.

WHEREAS, by and through the above described Deed of Trust, the grantor, Everyday Christian, a non-profit corporation, (the "Borrower") conveyed the real property described herein to R. Rick Hart, Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender, pursuant to the terms and conditions of the above Deed of Trust, did appoint Amy Smith as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Instrument No. 20010720-0077444, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Trustee of the default by the Borrowers in the payments called for in the note secured by the above Deed of Trust and demanded that the Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property for sale in the "Nashville Record" on July 26, August 2 and August 9 of 2001, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Trustee and/or his agent, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 20th day of August, 2001, appear and conduct the sale of the herein described property;

WHEREAS, Capital Bank & Trust Company, a Tennessee banking corporation, did place the highest bid for the subject property, being the sum of $180,000.00;

NOW THEREFORE, for and in consideration of the sum of $180,000.00, the Substitute Trustee and/or his agent has bargained and sold, and by these present do transfer and convey unto the said Capital Bank & Trust Company, a Tennessee banking corporation, the Grantee herein, its successors and assigns, the property described as follows:

Tract 1: Land in Davidson County, Tennessee, being Lots 2, 3, and 4 on the plan of Ewing Valley Section 1, of record in Book 4300, page 167, Register's Office for Davidson County, Tennessee, to which Plan reference is made for a more complete description.

Tract 2: Land in Davidson County, Tennessee, being Lot No. 61 on the plan of Ewing Valley Section 6, as of record in Book 4300, page 184, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Everyday Christian, by Deed of Record in Book 10123, page 279, Register's Office for Davidson County, Tennessee.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes and vegetation liens.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantees, their heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 4th day of September, 2001.

Amy Smith, Trustee

Amy Smith, Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named Amy Smith, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged herself to be the Trustee under the above referenced Deed of Trust, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 4th day of September, 2001.

Bobbie Carney

Notary Public

BOBBIE CARNEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

My Commission Expires: 3/26/05

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $180,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Amy Smith, Trustee

Sworn to and subscribed before me this 4th day of September, 2001.

Notary Public

My Commission Expires: 3/26/05

M:SubDeed.eve