FILE NO.: 560.017107TN\alk
LOAN NO.: 0009821553\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 9, 1997, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 10323, Page 662, ("Deed of Trust"), Phyllis Elaine Murphy conveyed to Joanie Abernathy, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **First Union National Bank of Delaware successor by merger of First Union Home Equity Bank, N.A.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200106180063905,** in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on September 20, September 27 and October 4, 2001, in THE NASHVILLE RECORD, by which advertisement the sale was held on October 25, 2001, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **First Union National Bank of Delaware successor by merger of First Union Home Equity Bank, N.A.,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 61,553.40; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by First Union National Bank of Delaware successor by merger of First Union Home Equity Bank, N.A. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **First Union National Bank of Delaware successor by merger of First Union Home Equity Bank, N.A.,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 20 on the Plan of the Nashville Housing Authority Subdivision, Number One (1) of record in Book 3700, Page 42, Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a moire complete description of said lot. This being the same property conveyed to Phyllis Elaine Murphy from Larry Murphy by divorce decree dated June 27, 1996, and recorded July 15, 1996 in Book 10121, at Page 626.

The last recorded Warranty Deed was filed of record at Instrument No. 10121, Page 626, in the Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 11/03/01 10:04 2pgs
Fees:13.00 Taxes:227.75
20011103-0120492

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **First Union National Bank of Delaware successor by merger of First Union Home Equity Bank, N.A.,** its successors and assigns forever, to whom the said, **Clifton E. Darnell,** as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 25th day of October, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 25th day of October, 2001, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires: 4-12-03

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO. TN

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby 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 $ 61,553.40, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 25th DAY OF OCTOBER 2001.

Notary Public

My Commission Expires: 4-12-03

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO. TN

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MSP No.: 560.017107TN (Murphy)
Lender Loan No.: 0009821553
Property Address: 848 Joseph Avenue, Nashville, TN 37207
Tax Parcel ID No.: 82-03;537.00

Mail Tax Notices To and Property Owner:
Fidelity National Foreclosure & Bankruptcy Solutions, Inc
Suite 200
Mendota Height, MN 55120