Box 11

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

Davidson County DEEDTRS
Recvd: 11/06/01 10:06 3pgs
Fees:17.00 Taxes:0.00
20011106-0121526

NAME: Joel Stark Chapman

S&K#: 01-0239

LOAN#: 12817213

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 2, 1997, recorded in Book 10314, Page 209, Register's Office of Davidson County, Tennessee, Joel S. Chapman and Judy C. Chapman, husband and wife, conveyed to Auborn L. Hager, III., Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Instrument 20010531-0056353 , in the Register's Office of Davidson County, Tennessee; 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on September 5, 2001, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 time the said property was struck off and sold to HomeSide Lending, Inc., whose address is 950 E. Paces Ferry Road, Suite 1900, Atlanta, GA 30326, at and for the sum of $143,337.39, that being the highest and best bid offered; and,

WHEREAS, the said HomeSide Lending, Inc. has assigned its interests in the said property to Federal National Mortgage Association, its successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by HomeSide Lending, Inc., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Federal National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 11 on the Plan of Bellevue Manor, of record in Book 3600, Pages 32 and 33, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 10314, Page 209, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 10314, Page 209, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9003, Page 272 and last quit claim deed of record is Quit Claim Deed, recorded in Book 11157, Page 47, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Federal National Mortgage Association, its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on October 19, 2001.

Joe M. Kirsch

Substitute Trustee
STATE OF TENNESSEE
COUNTY OF SHELBY

On October 19, 2001, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

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

My commission expires 4/20/2005

HEATHER GORMAN NOTARY PUBLIC AT LARGE 4-20-2005 SHELBY CO., TN

Notary Public

01-0239

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 1025 Harpeth Valley Court, , Nashville, Tn 37221

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
950 E. Paces Ferry Road
Suite 1900
Atlanta, Georgia 30326

S & K #:01-0239
Map & Parcel - 127 12 6