Box 40

PICK-UP

PICK-UP

Davidson County DEEDTRS
Recvd: 11/20/01 12:02 3pgs
Fees:18.00 Taxes:407.64
20011120-0127315

THIS INSTRUMENT PREPARED BY:
ANDREW B. GIBSON, JR., Attorney
GIBSON & GREGORY
201 Fourth Avenue, North
Suite 1900
Nashville, TN 37219

SUCCESSOR TRUSTEE'S DEED

ADDRESS NEW OWNER AND SEND TAX BILLS TO:

Centex Home Equity Corporation
1750 Viceroy Drive
Dallas, TX 75235

MAP/PARCEL NUMBERS : Map: 75-7 Parcel: 102
FIELD BOOK :

THIS INSTRUMENT made and entered into this 20th day of November, 2001, by and between Andrew B. Gibson, Jr., Successor Trustee, and Centex Home Equity Corporation, hereinafter referred to as "Grantee."

WITNESSETH:

WHEREAS, by deed of trust executed on the 11th day of May, 1999, of record in Book 11505, page 506, Register's Office for Davidson County, Tennessee, Kevin Shubert and Erica Shubert conveyed certain real property to Rudy Title & Escrow Company, Trustee, for the purpose of securing the indebtedness described therein; and

WHEREAS, the aforesaid deed of trust was assigned to Norwest Bank Minnesota, N.A., as Trustee of Centex Home Equity Loan Trust 1999-3 under the Pooling and Servicing Agreement under Instrument No.: 200004100036005, in the Register's Office for Davidson County, Tennessee and to which reference is hereby made, and;

WHEREAS, the owner and holder of the note evidencing the aforesaid indebtedness, as provided in said deed of trust and by instrument of record under Instrument No. 20010921-0102444, Register's Office for Davidson County, Tennessee, appointed Andrew B. Gibson, Jr., a resident of Williamson County, Tennessee, as Successor Trustee and vested him with all of the rights, powers and privileges of the original Trustee named in said deed of trust; and

WHEREAS, the indebtedness secured by said deed of trust was not paid as agreed, but default was made, and thereupon, at the request of Centex Home Equity Corporation, the holder of said indebtedness, the Successor Trustee did commence foreclosure of said property pursuant to the provisions of said deed of trust; and

WHEREAS, on Tuesday, November 20, 2001, at 12:00 o'clock noon at the front door of the Courthouse in Nashville, Davidson County, Tennessee, said Successor Trustee offered said real estate for sale, subject to all restrictions of record, all unpaid taxes and any other prior mortgages and liens of record and in bar of the statutory right of redemption set forth in TCA §66-8-101, et. seq., homestead, dower, elective share, rights of appraisement or valuation, and all other rights and exemptions of every kind, all of which were expressly waived and conveyed in the aforesaid deed of trust, and after being cried for a reasonable time, the property was sold to the highest bidder, the same being the Grantees, for the sum of $110,173.14 and said sum was applied and credited by Centex Home Equity Corporation to the outstanding indebtedness, as by said deed of trust directed.

NOW, THEREFORE, this deed further witnesseth:

THAT for and in consideration of the said Grantee having credited to the secured indebtedness said sum of $110,173.14, as hereby acknowledged, the Successor Trustee has this day bargained and sold and does hereby sell, transfer and convey unto the said Grantee, its heirs, successors and assigns, forever, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, TO-WIT:

> Land in Davidson County, Tennessee, being Lot No. 215, on the Plan of Tulip Grove, Section four, of record in Book 4175, Page 12, Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lot.
>
> BEING the same property conveyed to Kevin Shubert by Warranty Deed from Larry M. Emery and Jane B. Emery of record in Book 11505, Page 503, Register's Office for Davidson County, Tennessee.

This is improved property known as 608 Topeka Dr., Hermitage, Tennessee 37076.

TO HAVE AND TO HOLD the aforesaid real property and any improvements thereon unto the said Grantee, his heirs, successors and assigns, in fee simple, forever, and in bar of all rights of redemption.

AND said Successor Trustee does hereby transfer, assign and set over unto the said Grantee all of the covenants and warranties in the aforesaid deed of trust and does hereby transfer, sell and convey unto said Grantee every right, title and interest which he as Successor Trustee holds by virtue of the said deed of trust and his appointment.

WITNESS the signature of the Successor Trustee on this the 20th day of November, 2001.

Andrew B. Gibson, Jr.
Gibson and Gregory
201 Fourth Avenue North, Suite 1900
Nashville, TN 37219
(615-242-7700)

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, PAMELA A. PHILLIPS, a notary public in and for the aforesaid state and county, the within named Andrew B. Gibson, Jr., Successor Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and executed the within instrument for the purposes therein contained.

Witness my hand and affixed seal in Nashville, Davidson County, Tennessee, this 20th day of November, 2001.

Pamela A. Phillips
NOTARY PUBLIC

My Commission Expires: My Commission Expires JAN. 31 2004

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater for this transfer of $ 110,173.14.

Affiant

Subscribed and sworn to before me, this the 20th day of November, 2001.

Pamela A. Phillips
NOTARY PUBLIC

My Commission Expires: My Commission Expires JAN 31 2004