This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

Map - Parcel Numbers
Map 83-10
Parcel 295

ADDRESS NEW OWNER:
Centex Home Equity Corporation
1750 Viceroy
Dallas, Texas 75235
SEND TAX BILLS:

SAME

Davidson County DEEDTRS
Recvd: 11/27/01 16:19 2pgs
Fees:13.00 Taxes:371.68



20011127-0129587

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

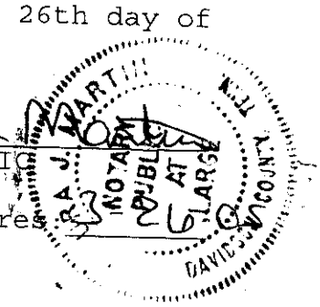
The actual consideration or value, whichever is greater, for this transfer is $100,453.23

AFFIANT

Subscribed and sworn to before me this the 26th day of November, 2001.

NOTARY PUBLIC

My Commission Expires:



SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 31st day of March, 2000, Michael Ragland and Michelle Hollis, executed a Deed of Trust to Roushanax Pazouki Baghaii, trustee, to secure a promissory note of even date in the amount of $85,600.00, payable to the order of CTX Mortgage Company as fully set out in Instrument No. 200004060034757, as assigned in Instrument No. 200004110036653, and Instrument No. 20010119-0005749, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Roushanax Pazouki Baghaii, trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Instrument No. 20010308-0021892, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and Centex Home Equity Corporation successor by assignment from CTX Mortgage Company the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on November 1, 8, and 15, 2001, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Monday, November 26, 2001, at 10:00 a.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Centex Home Equity Corporation was the highest and best bidder, the amount of its bid being in the sum of One Hundred Thousand Four Hundred Fifty-Three Dollars and 23/100 ($100,453.23) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and

pursuant to the power and authority contained in said Deed of Trust and in consideration of One Hundred Thousand Four Hundred Fifty-Three Dollars and 23/100 ($100,453.23) dollars, credited and applied, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto Centex Home Equity Corporation hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 77 on the Plan of Lockeland, The Chadwell Home Place, as of record in Plat Book 57, page 135, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Michael Ragland and Michelle Hollis by deed from Jay Wilfong, unmarried, recorded simultaneously herewith. See Instrument No. 200004060034756, Register's Office for Davidson County, Tennessee.

The Street address of the Property is believed to be 1706 Forrest Avenue, Nashville, TN 37206, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Instrument No. 200004060034757, as assigned in Instrument No. 200004110036653, and Instrument No. 20010119-0005749, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 26th day of November, 2001.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 26th day of November, 2001.

NOTARY PUBLIC

LAURA D. WARREN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires:
3-26-05