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

Davidson County DEEDTRS
Recvd: 11/28/01 12:16 3pgs
Fees:18.00 Taxes:1131.10



20011128-0129958

NAME: Sherry Gilmore

S&K#: 01-1104
LOAN#: 7700857033

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 22, 2000, recorded in Instrument No. 20010102-0000198, Register's Office of DAVIDSON County, Tennessee, Sherry L. Gilmore, unmarried, conveyed to American Title Company, 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 20010523-0053188, 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 November 14, 2001, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 NCS Mortgage Services, L.L.C., whose address is 1801 Stanley Road Suite 400, Greensboro, NC 27407, at and for the sum of $305,703.86, that being the highest and best bid offered; 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 NCS Mortgage Services, L.L.C. with First Greensboro Home Equity, Inc. as acting agent, 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 NCS Mortgage Services, L.L.C., 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 is located in the City of Nashville, Davidson County, Tennessee to wit:

Being the westerly half of Lot 88 on the plan of Belmont Land Company's propertyy called Bellmont Heights, as of record in Plat Book 421, Page 34, in the Register's Office of Davidson County, Tennessee. Said part of Lot 88 fronts 50 feet on the northerly margin of Beechwood Avenue and extendsa back parallel lines of 188 feet to an alley, to which plat reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed recorded in Instrument No. 20010102-0000198, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20010102-0000198, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10235, Page 161, 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 NCS Mortgage Services, L.L.C., 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 November 14, 2001.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On November 14, 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 on the day and year above written.

My commission expires: 4/20/05

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

Notary Public

01-1104

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $305,703.86, 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 November 14, 2001.

HEATHER GORMAN NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM EXP

My commission expires: 4/25/05

Notary Public

PROPERTY ADDRESS: 1510 Beechwood Avenue, , NASHVILLE, TN, 37212

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
NCS Mortgage Services, L.L.C.
1801 Stanley Road Suite 400
Greensboro, NC 27407

S & K #:01-1104
Map & Parcel - 104-16-397