PICK-UP

This instrument prepared by:
Kevin J. Jones
Attorney at Law
501 Union Street, Suite 200
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 12/12/01 09:59 2pgs
Fees:13.00 Taxes:94.35
20011212-0137002

Address New Owner:
Southern Financial, Inc.
5380 Hickory Hollow Pkwy., Ste. 102
Antioch, Tennessee 37013

Send Tax Bills To:
SAME

Map/ Parcel
71-10
54

SUBSITUTE TRUSTEE'S DEED

WHEREAS, by a Deed of Trust dated November 22, 1995, executed by FANNIE BOWERS AND CONSTANCE BOWERS, to D. RONALD INGRAM, Davidson County, Trustee, as of record in Book 9873, Page 178, Register's Office for Davidson County, Tennessee, the FANNIE BOWERS AND CONSTANCE BOWERS, conveyed to the said Trustee the there within-described real property to secure the payment of the indebtedness described therein; and

WHEREAS, by an Appointment of Substitute Trustee of record in Instrument No: 20011109-0123470, Register's Office for Davidson County, Tennessee, Kevin J. Jones, Nashville, TN, was appointed as Substitute Trustee; and

WHEREAS, default was made in the payment of said indebtedness and the lawful holder and owner thereof declared the entire balance of said note immediately due and payable and made demand upon me, Kevin J. Jones, Nashville, TN, Substitute Trustee, to exercise the power of sale contained in said Deed of Trust; and

WHEREAS, I caused said property to be advertised in The Nashville Record, a newspaper published in Davidson County, Tennessee, once each week for three (3) consecutive weeks, all in accordance with the terms of the said Deed of Trust, for sale at 11:00 a.m., on December 7, 2001, at the front door of the Davidson County Courthouse in Nashville, Tennessee, for cash; and

WHEREAS, the highest, last and best bid received was in the amount of $25,500.00, said offer and bid having been made by Southern Financial, Inc.;

NOW, THEREFORE, in consideration of said sum, I, Kevin J. Jones, Nashville, TN, Substitute Trustee, have bargained and sold and by these presents do transfer and convey to Southern Financial, Inc., its successors, heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, to-wit:

Being lots 86 and 87 on the plan of J.B. Haynies Cumberland Heights of record in Book 57, Page 170, Register's Office for Davidson County, Tennessee.

Said lots 86 and 87 fronts 100 feet on the Easterly side of Katie Avenue and runs back between parallel lines to an alley.

Being the same property conveyed to Mark E. Bowers, Sr. and wife, Fannie Bowers by deed of record in Book 3647, Page 467, Register's Office Davidson County, Tennessee. Mark E. Bowers, Sr. now being deceased. Constance Bowers joins in this conveyance for the purpose of conveying any right, title and interest in said real property which she may have marital or otherwise.

TO HAVE AND TO HOLD, said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Southern Financial, Inc., its successors, heirs and assigns, forever.

This conveyance is made by me as Substitute Trustee of all my right, title and interest in the property as described in the within above-referenced Deed of Trust, without warranty of any kind, and no further or otherwise.

WITNESS my hand this 12th day of December, 2001.

a Nashville TN Substitute Trustee

Kevin J. Jones, Nashville, TN, Substitute Trustee

STATE OF TENNESSEE)
)SS:
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Kevin J. Jones, Nashville, TN, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 12th day of December, 2001.

Megan A. McDonald
Notary Public
My Commission Expires 10/25/03

MEGAN A. McDONALD NOTARY PUBLIC DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE)
)SS:
COUNTY OF DAVIDSON)

My Commission Expires OCT. 25, 2003

The actual consideration or value, whichever is greater, for this transfer is $25,500.00.

Affiant

Subscribed and sworn to before me this 12th day of December, 2001.

Megan A. McDonald
Notary Public
My Commission Expires 10/25/03

MEGAN A. McDONALD NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires OCT. 25, 2003