This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 93-13-A

NO MORTGAGE
New Owner - Send Tax Bills:
BANKERS TRUST COMPANY OF CALIFORNIA, N.A.
ONE EAST FOURTH STREET, ML 198D
CINCINNATI, OH 45202

Davidson County DEEDTRS
Recvd: 12/12/01 11:28 2pgs
Fees:13.00 Taxes:144.30
20011212-0137169

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on March 31, 1998, TRANSCONTINENTAL TITLE CO., was named Trustee in a Deed of Trust of even date executed by ROBERT W. HALL conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $82,250.00, principal and interest at 12.5000% per annum on the unpaid balance, said Deed of Trust being recorded in Book 10896, Page 764, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT 20011211-0136522 in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3)successive publications, namely: November 15, 2001 / November 22, 2001 / November 29, 2001, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on December 12, 2001, at 11:00 AM, at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE, ONE EAST FOURTH STREET, ML 198D, CINCINNATI, OH 45202, submitted the highest and best bid in the amount of $39,000.00

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

BEING UNIT NO. 403 OF SPENCE MANOR CONDOMINIUMS CREATED UNDER TITLE 66, CHAPTER 27, SECTION 101, ET SEQ., AS AMENDED, TENNESSEE CODE ANNOTAATED, AS ESTABLISHED BY A MASTER DEED OF RECORD IN BOOK 6794, PAGE 219, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN EXHIBIT A-1 OF SAID MASTER DEED. REFERENCE IS HEREBY MADE FOR THE PLAT OF SPENCE MANOR CONDOMINIUM AS SET FORTH IN EXHIBIT A-2 OF SAID MASTER DEED FOR A MORE COMPLETE INDENTIFICATION AND DESCRIPTION OF SUCH UNIT.

BEING THE SAME PROPERTY CONVEYED TO ROBERT W. HALL BY DEED FROM FRANK PRATER GREEN OF RECORD IN BOOK 8379, PAGE 173 AND BY DEED FROM WILLIAM MILLAR, II, AND WIFE, SHIRLEY MILLAR OF RECORD IN BOOK 8259, PAGE 354, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may

lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, on December 12, 2001.

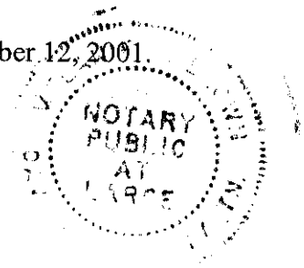
I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , I. DYKE TATUM, 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 office at NASHVILLE, Tennessee, on December 12, 2001.



Notary Public

My Commission Expires:1/25/03.

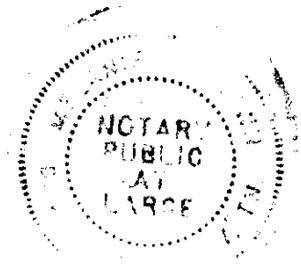
STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $39,000.00

Affiant

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



Notary Public

My Commission Expires:1/25/03

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, CHARLOTTE AVENUE
NASHVILLE, TN 37203