FILE NO.: 560.017952TN\zcd
LOAN NO.: 0005421320\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 12/27/01 15:50 2pgs
Fees:13.00 Taxes:700.84

20011227-0142801

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 22, 2000, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 200002070012696, ("Deed of Trust"), Kenneth E. Russell and Tammy D. Russell conveyed to Deb Randolph, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to First Union Home Equity Bank, N.A.; and

WHEREAS, **First Union National Bank of Delaware, successor by merger of First Union Home Equity Bank, N.A.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200107240078372** in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 11/15/01, 11/22/01 & 11/29/01, in THE NASHVILLE RECORD, by which advertisement the sale was held on December 6, 2001, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Davidson County, Tennessee, at Book 20001002, Page 0097397. Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and a copy is attached hereto as Exhibit "A". The response of the United States is attached hereto as Exhibit "B". The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(1).

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **First Union National Bank of Delaware, successor by merger of First Union Home Equity Bank, N.A.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 189,415.21; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by First Union National Bank of Delaware successor by merger of First Union Home Equity Bank, N.A. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **First Union National Bank of Delaware successor, by merger of First Union Home Equity Bank, N.A.,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, described as follows, to wit:
Being Lot No. 27 on the plan of Phase Three Lakeridge, of record in Plat Book 9700, Page 369, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
Being the same property conveyed to Kenneth E. Russell and wife, Tammy D. Russell, by deed of record in Book 10722, Page 956, Register's Office for Davidson County, Tennessee.
The property address is 3813 Lakeridge Run, Nashville, Tennessee 37214.

The last recorded Warranty Deed was filed of record at Instrument No.10722 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **First Union National Bank of Delaware, successor by merger of First Union Home Equity Bank, N.A.,** its successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell,** Substitute Trustee, has hereunto set his hand, this 13th day of December, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 13th day of December, 2001, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires: My Commission Expires Dec. 14, 2004

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 189,415.21, 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 THIS 13th DAY OF DECEMBER 2001.

Notary Public

My Commission Expires: My Commission Expires Dec. 14, 2004

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MSP No.: 560.017952TN (Russell)
Lender Loan No.: 0005421320
Property Address: 3813 Lakeridge Run, Nashville, TN 37214
Tax Parcel ID No.: 109-01-0-A ; 66.00

Mail Tax Notices To and Property Owner:
Fidelity National Foreclosure & Bankruptcy Solutions, Inc
1270 Northland Drive, Suite 200
Mendota Height, MN 55120