FILE NO.: 035.009292TN\zcd
LOAN NO.: 011175706\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: 01/11/02 12:46 2pgs
Fees:13.00 Taxes:502.71

20020111-0004787

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 9, 1999, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 11623, Page 840, ("Deed of Trust"), Ronnie F. Harris and Jeana Harris conveyed to Transcontinental Title, 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 The Chase Manhattan Bank Successor Bank by Merger to Chase Bank of Texas, NA f/k/a Texas Commerce Bank, NA; as Custodian; and

WHEREAS, **The Chase Manhattan Bank Successor Bank by Merger to Chase Bank of Texas, NA f/k/a Texas Commerce Bank, NA; as Custodian.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20001208-0121088** 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 13, 2001, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Book 9540, Page 34; Book 20010912, Page 0099278. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(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 **The Chase Manhattan Bank Successor Bank by Merger to Chase Bank of Texas, NA f/k/a Texas Commerce Bank, NA; as Custodian**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 135,866.57; 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 The Chase Manhattan Bank Successor Bank by Merger to Chase Bank of Texas, NA f/k/a Texas Commerce Bank, NA; as Custodian 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 **The Chase Manhattan Bank Successor Bank by Merger to Chase Bank of Texas, NA f/k/a Texas Commerce Bank, NA; as Custodian,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in the 14th Civil District of Davidson County, Tennessee, shown as Tract No. 4 on a survey dated 6/14/74, made by Stanford & Associates, Inc., Engineers, described as follows:
Beginning at a point in the Westerly Right-of-Way of Bidwell Road, common front corner of Tract Nos. 3 and 4 on said survey; thence leaving said Right-of-Way with the line between said two tracts, N 68" 02' 58" W, 1,232.26 feet to a point, thence N 40" 40' 43" E, 120.00 feet to a point, common rear corner of Tracts Nos. 4 and 5,thence with the line between said two tracts S 69" 47' 18" E, 1,190.93 feet to a point in the Westerly Right-of-Way of said Bidwell Road; thence with said Right-of-Way, S 20" 41' 40" W, 149.80 feet to the Point of Beginning.
Being the same property conveyed to Ronnie F. Harris and wife, Jeana Harris, by Warranty Deed from Robert T. Vaughn and wife, Deborah S. Vaughn, dated March 29, 1990, and recorded May 16, 1990 in Book 8109, Page 873, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 11745, Page 514, 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 **The Chase Manhattan Bank Successor Bank by Merger to Chase Bank of Texas, NA f/k/a Texas Commerce Bank, NA; as Custodian,** 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

****

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 $ 135,866.57, 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

****

MSP No.: 035.009292TN (Harris)
Lender Loan No.: 011175706
Property Address: 7585 Bidwell Road, Joelton, TN 37080
Tax Parcel ID No.: 8-00 128.00

Mail Tax Notices To and Property Owner:
Meritech Mortgage Services, Inc.
4708 Mercantile Drive North
Fort Worth, TX 76137