Address New Owner:	Send Tax Bills To:	Map/Parcel Number
The Bank of Nashville 401 Church Street Nashville, Tennessee 37219	Same	64-3-B-93 CO

This instrument prepared by: Boult, Cummings, Conners & Berry, PLC (CSS)
414 Union Street, Suite 1600, P.O. Box 198062, Nashville, TN 37219

SUCCESSOR TRUSTEE'S DEED

WHEREAS, Dennis Joe Pharris, Trustee of the Jennifer Lynn Pharris Trust, by Deed of Trust (the "Deed of Trust") dated June 21, 2001, transferred and conveyed to Curtis M. Lincoln, Trustee, the property described in Exhibit A hereto (the "Property") the Deed of Trust being of record as Instrument No. 20010702-0069997, Register's Office for Davidson County, Tennessee; and

WHEREAS, a Successor Trustee has been appointed by the lawful owner and holder of the indebtedness secured by the Deed of Trust , said Appointment of Successor Trustee being of record as Instrument No. 20011012-0111484, said Register's Office; and

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder and owner of said debt has called upon the Successor Trustee to foreclose the Deed of Trust; and

WHEREAS, the Successor Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at eleven o'clock (11:00 a.m.), January 24, 2002, at the Davidson County Courthouse, Nashville, Tennessee when and where The Bank of Nashville ("Grantee"), became the last and highest bidder for cash at the price of Fifty Thousand and No/100 Dollars ($50,000.00)

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer is $50,000.00.

Affiant

Subscribed and sworn to before me, this the 24th day of January, 2002.

NOTARY PUBLIC
My Commission Expires: 10/25/03

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Davidson County DEEDTRS
Recvd: 01/30/02 16:36 4pgs
Fees:23.00 Taxes:185.00

20020130-0013469

NOW, THEREFORE, in his capacity as Successor Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, Charles S. Sanger, Successor Trustee hereby conveys the Property to the Grantee and the Grantee's heirs, successors and/or assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Successor Trustee, and not otherwise, has the power to convey the same.

Charles S. Sanger, as Successor Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The Property is sold, however, without any other warranty of title, and the sale is expressly subject to any and all prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes and assessments (plus penalty and interest, if any), and any redemptive rights, plus any and all other matters and encumbrances superior in right to the lien of the Deed of Trust.

The Property is sold "AS IS," and neither the Trustee nor the beneficiary of the Deed of Trust nor any agent or attorney therefor makes any warranty as to the condition, quality or quantity thereof, including, but not limited to, the enforceability of any lease affecting the Property, the existence or absence of defaults thereunder or the effect of this foreclosure sale on the rights of any party under such a lease.

This is improved property known as: 1152 Safety Harbor Cove, Old Hickory, Tennessee, 37138.

Words used herein indicating number or gender shall be read as context may require.

Dated this 29th day of January, 2002.

Charles S. Sanger, as Successor Trustee, and not otherwise

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STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Barbara Kimmins, a Notary Public in and for said County and State, the within named Charles S. Sanger, Successor Trustee, the bargainor, with whom I am personally acquainted (or to me proved on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 29th day of January, 2002.

Barbara Kimmins
Notary Public
My Commission Expires: 10/25/02

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EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 195, Phase Six, Section One, Brandywine Pointe, as of record in Book 7900, page 805, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to the Jennifer Lynn Pharris Trust by deed from Stephen D. Janawsky and wife, Sebrina Lane Janawsky of record as Instrument No. 20000814-0080450 said Register's Office.

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