Tennessee
Map # 87-9-112

Diana Stenftenagel
CountryWide# 7627686

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 17, 2000, and recorded in Instrument No. 20001120-0114719 in the Register's Office of Davidson County, Tennessee, Diana G. Stenftenagel, Married, conveyed to John T. Flaugher, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee Instrument No. 20011228-0143256 in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on January 15, 2002, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Bank of New York as Trustee, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of One Hundred Eighty Four Thousand Five Hundred Dollars and 00/100 ; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Bank of New York as Trustee of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Bank of New York as Trustee, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 57 on the Plan of Final Plat of New Hope Estates, Phase Three, of record in Plat Book 9700, page 494, Register's Office for Davidson County, Tennessee, reference to which is hereby made for a more complete description.

Diana Stenftenagel and Stanley Stenftenagel obtained title to the above referenced real estate by Deed of record in Instrument No. 20001120-0114718, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 02/01/02 13:23 2pgs
Fees:13.00 Taxes:682.65
20020201-0014403

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Bank of New York as Trustee, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	17.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	183,728.00
	184,500.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on January 15, 2002 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 15, 2002 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

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

NOTARY PUBLIC

MARCI FREDERICK NOTARY PUBLIC AT LARGE MY COMM. EXP. 08-8-05 SHELBY CO. TN

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
6109 Allen Court,
Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Bank of New York as Trustee
C\o CountryWide Home Loans
7105 Corporate Drive
Plano, TX 75024

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 184500.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15 DAY OF 1 2002
NOTARY PUBLIC
MY COMMISSION EXPIRES

MARCI FREDERICK NOTARY PUBLIC AT LARGE MY COMM. EXP. 08-8-05 SHELBY CO. TN