Tennessee
Map # 119-1-235

Steven Frey
Altegra # 7000073852

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 30, 2000, and recorded in Instrument No. 20001108-0111226 in the Register's Office of Davidson County, Tennessee, Steven Charles Frey, a single man, conveyed to D.W. McMackin, 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 by instrument of record in Instrument No. 200110100110200 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 February 12, 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 Altegra Credit Company, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of Fifty Six Thousand One 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 Altegra Credit Company 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 Altegra Credit Company, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, Lot No. 168 of Block 14 on the Map of Overhill City and W.H. Fox Subdivision of Blocks 14, 15, 16, 20, 21, 29 and 30, Cumberland Nurseries Subdivision, of record in Book 332, page 21, of Block 14, Register's Office for said County. Said Lot No. 168 of Block 14 fronts 50 feet on the westerly margin of Foster Avenue and extends back between parallel lines 150 feet to an alley in the rear.

Steven Frey obtained title to the above referenced real estate by Deed of record in Book 8981, Page 18, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 02/28/02 10:27 2pgs
Fees:13.00 Taxes:207.57
20020228-0025429

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 Altegra Credit Company, 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	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	55,283.00
	$56,100.00

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 February 12, 2002 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 12, 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.

Marci Frederick
NOTARY PUBLIC

MARCI FREDERICK NOTARY PUBLIC AT LARGE COMM. EXP. 06-3-05 SHELBY CO

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
2227 Foster Avenue,
Nashville, Tennessee 37210

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Altegra Credit Company
150 Allegheny Center Mall
Pittsburgh, PA 15212

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
$ 56,100.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
2/12 20 02
NOTARY PUBLIC Marci Frederick
MY COMMISSION EXPIRES

MARCI FREDERICK NOTARY PUBLIC AT LARGE COMM. EXP. 06-3-05 SHELBY CO