This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

Map 75-1
Parcel 12

ADDRESS NEW OWNER:
Centex Home Equity Company, LLC.
1750 Viceroy
Dallas, Texas 75235
SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $92,466.62

AFFIANT

Subscribed and sworn to before me this the 8th day of March, 2002.

NOTARY PUBLIC

My Commission Expires: 3-26-05

Davidson County DEEDTRS
Recvd: 03/11/02 14:34 2pgs
Fees:13.00 Taxes:342.13
20020311-0030243

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 26th day of December, 2000, Lee Stanley Bowles and wife, Vivian Elaine Bowles, executed a Deed of Trust to American Title Company, to secure a promissory note of even date in the amount of $84,000.00, payable to the order of Centex Home Equity Corporation as fully set out in Instrument No. 20010105-0001791, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said American Title Company, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record as Instrument No. 20011212-0137280, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and Centex Home Equity Corporation the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on February 7, 14, and 21, 2002, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Friday, March 8, 2002, at 2:36 p.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Centex Home Equity Company, LLC. was the highest and best bidder, the amount of its bid being in the sum of Ninety-Two Thousand Four Hundred Sixty-Six Dollars and 62/100 ($92,466.62) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust

and in consideration of Ninety-Two Thousand Four Hundred Sixty-Six Dollars and 62/100 ($92,466.62) dollars, credited and applied, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto Centex Home Equity Company, LLC. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

Property located at 844 Hermitage Ridge, City of Hermitage, State of Tennessee, County of Davidson and described as follows:

Land in Davidson County, Tennessee being Lot No. 24 on the Revised Plat of Hermitage Hill Section 12 of record in plat Book 4675, page 125, Register's Office for said County described as follows:

Said Lot No. 24 Fronts 37.73 feet on the easterly margin of Hermitage Ridge and extends back 136.53 feet on the northerly line and 203.6 feet on the southerly line, to a line on the rear on which it measures 200.00 feet.

Being the same property conveyed to Lee Stanley Bowles and wife Vivian Elaine Bowles by deed from Mintye B. Sircy dated 9-9-88 filed for record on 9-15-88 in Book 7653, Page 546, Register's Office for Davidson County.

The Street address of the Property is believed to be 844 Hermitage Ridge, Hermitage, TN 37076, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Instrument No. 20010105-0001791, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 8th day of March, 2002.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 8th day of March, 2002.

NOTARY PUBLIC

My Commission Expires:
3-26-05