FILE NO.: 341.A15503TN\bab
LOAN NO.: 0007688679\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: 03/14/02 14:43 7pgs
Fees:38.00 Taxes:647.50

20020314-0032530

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 24, 1999, and recorded in the Register's Office of Davidson County, Tennessee, at Book 11681, Page 172, ("Deed of Trust"), Jeffery R. Turner and Sharon D. Turner conveyed to Real Estate Loan Services, 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, **Aames Funding Corp.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20011206-0134401,** 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 1/17/02, 1/24/02, & 1/31/02, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 14, 2002, 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 Instrument No. 2001022317128. 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 **Aames Funding Corp.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 175,000.00; 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 Aames Funding Corp. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Aames Funding Corp.,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 151 on the Plan of Madison Meade, Section II, of record in Book 3700, page 107, Register's Office for said County. to which plan reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Jeffery R. Turner and Sharon D. Turner, husband and wife, as tenants by the entireties, by QuitclaimDeed from JefferyR. Turner a/k/a Jeffrey R. Turner and Sharon D. Turner, husband and wife, dated May 15, 1998, recorded June 29, 1998, of record in Book 10995, page 821, Register's Office for Davidson County, Tennessee. Also acquired by instrument of record in Book 9967, page 459, in the Register's Office for said County.

The last recorded Warranty Deed was filed of record at Book 10995, Page 821, 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 **Aames Funding Corp.,** its successors and assigns forever, to whom the said, **Priority Trustee Services of TN, L.L.C.,** 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, **Priority Trustee Services of TN, L.L.C.,** Substitute Trustee, has hereunto set his hand, this 14th day of February, 2002.

Priority Trustee Services of TN, L.L.C.,
Substitute Trustee

STATE OF Georgia
COUNTY OF Cobb

On this 14th day of February, 2002, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Joel Freedman, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Manager of **Priority Trustee Services of TN, L.L.C.,** the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

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

Angelia D Thacker
Notary Public

ANGELIA D. THACKER NOTARY PUBLIC COBB COUNTY GEORGIA EXPIRES JUNE 9, 2002

My Commission Expires:

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STATE OF Georgia
COUNTY OF Cobb

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 $ 175,000.00, 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 14TH DAY OF FEBRUARY 2002.

Angelia D Thacker
Notary Public

ANGELIA D. THACKER NOTARY PUBLIC COBB COUNTY GEORGIA EXPIRES JUNE 9, 2002

My Commission Expires:

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MSP No.: 341.A15503TN (Turner)
Lender Loan No.: 0007688679
Property Address: 660 Grayland Dr., Madison, TN 37115
Tax Parcel ID No.: 42-08;15.00

Mail Tax Notices To and Property Owner:
Aames Home Loan
350 S. Grand Avenue, 47th Floor
Los Angeles, CA 90071

MORRIS, SCHNEIDER & PRIOR, L.L.C.

ATTORNEYS AND COUNSELORS AT LAW
3300 N.E. EXPRESSWAY, BUILDING 8
ATLANTA, GA 30341
(770) 234-9181
FAX (770) 234-9192

Exhibit "A"

January 8, 2002

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

State of Tennessee
Department of Employment Security
Nashville, TN 37245-3534

OR

Mr. Buddy Hooks
Department of Revenue
Tax Enforcement Division
P.O. Box 190665
Nashville, TN 37219-0865

Re: **Notice of Federal Tax Lien/Consent to Sell**
MSP File Number: **341.A15503TN**
Lender Loan No.: **0007688679**
Name Per Client: **Jeffery R. Turner and Sharon D. Turner**
Property Address: **660 Grayland Dr.**
Madison, TN 37115

Dear Sir or Madam:

I am writing to advise you in accordance with T.C.A. 67-1-1433 that Aames Home Loan has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on February 14, 2002. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one state tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific state tax lien(s) found; said lien(s) were recorded in Instrument No. 2001022317128.

We are not certain that the parties named in the state tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Jeffery R. Turner (412-31-1310) d/b/a Turner's Vending Service .

The unpaid principal balance of the loan against the above-referenced property is approximately $167,658.57. Interest through the sale date is approximately 8,196.90. Costs and attorneys' fees associated with the sale should be approximately $1,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,
MORRIS, SCHNEIDER & PRIOR, L.L.C.

Bridgett A. Brown

Enclosures
cc: Aames Home Loan

Exhibit "B"

REVENUE ENFORCEMENT DIVISION

DON SUNDQUIST
Governor

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

RUTH E. JOHNSON
Commissioner

January 28, 2002

Bridgett A. Brown
Morris, Schneider & Prior, LLC
3300 N E Expressway, Bldg 8
Atlanta, GA 30341

Re: Foreclosure Sale of Property Owned by: **Jeffery R. & Sharon D. Turner**

Entity Number: **002 412311310**

Dear Ms. Brown:

This is in reference to your letter dated January 8, 2002 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest that is due as of **February 14, 2002** is **$1,269.26**.

After the sale, please furnish me with an accounting of the sale (closing statement), and I will release the State's tax lien on the property sold. I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Becky Tellas

Becky Tellas, Account Tech I
Special Procedures Section
Revenue Enforcement Division

BT/elw

c: *file*

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on September 24, 1999, by Jeffery R. Turner and Sharon D. Turner to Real Estate Loan Services, Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under Book 11681, Page 172, ("Deed of Trust"); and

WHEREAS, Aames Funding Corp., the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Priority Trustee Services of TN, L.L.C., as Substitute Trustee by instrument filed for record in the Register's Office of Davidson County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Priority Trustee Services of TN, L.L.C., Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on **Thursday**, **February 14, 2002** (having been postponed from the previous sale date of January 10, 2002), commencing at **12:00 PM** at the Main South entrance of the Davidson County Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit:
Land in Davidson County, Tennessee, being Lot No. 151 on the Plan of Madison Meade, Section II, of record in Book 3700, page 107, Register's Office for said County, to which plan reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Jeffery R. Turner and Sharon D. Turner, husband and wife, as tenants by the entireties, by QuitclaimDeed from JefferyR. Turner a/k/a Jeffrey R. Turner and Sharon D. Turner, husband and wife, dated May 15, 1998, recorded June 29, 1998, of record in Book 10995, page 821, Register's Office for Davidson County, Tennessee. Also acquired by instrument of record in Book 9967, page 459, in the Register's Office for said County.

PROPERTY ADDRESS: 660 Grayland Dr., Madison, TN 37115

CURRENT OWNER(S): Jeffery R. Turner and Sharon D. Turner

The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

In addition, this sale shall be subject to the right of redemption by the **TENNESSEE DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION,** pursuant to T.C.A. 67-1-1433(c)(1) by reason of the following tax lien(s) of record in: Instrument No. 2001022317128. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433(b)(1).

SUBORDINATE LIENHOLDERS: N/A

OTHER INTERESTED PARTIES: N/A

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Priority Trustee Services of TN, L.L.C., Substitute Trustee
c/o Bridgett A. Brown
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341
(770) 234-9181 (ext. 270)
MSP File No.: 341.A15503TN
Insertion Dates: 1/17/02, 1/24/02, & 1/31/02