THIS INSTRUMENT PREPARED BY
LAW OFFICES OF SHAPIRO & KIRSCH
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

NAME: Debby J. Street
f/k/a Debby J. Wade
S&K#: 01-2461
LOAN#: 13364403

Davidson County DEEDTRS
Recvd: 03/19/02 12:13 3pgs
Fees:18.00 Taxes:286.96
20020319-0034026

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 23, 1996, recorded in Book 9974, Page 13, Register's Office of DAVIDSON County, Tennessee, James W. Wade and Wife, Debby J. Wade, conveyed to Randall Clemons, Trustee, 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 20011221-0141306, in the Register's Office of DAVIDSON County, Tennessee; 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 sale Deed of Trust by which advertisement the sale was appointed to be held on March 13, 2002, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 time the said property was struck off and sold to Dale Hire, whose address is 1524 Oakland Acres Drive, Madison, TN 37115, at and for the sum of $77,557.00 that being the highest and best bid offered; and,

WHEREAS, the purchaser, 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 Dale Hire, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Dale Hire, his heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Davidson, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in the City of Old Hickory, County of Davidson, State of Tennessee, to wit:

Lot Number 44 on the Plan of The Knoll Subdivision, Section 3, of record in Book 2854, Page 110, Register's Office for said County. Said Lot Number 44 fronts 70 feet on the southwesterly side of Bettie Drive and extends back 161.9 feet on the northwesterly line and 120 feet on the southeasterly line to a line in the rear on which it measures 81.52 feet.

This legal description is identical with that in Deed recorded in Book 9974, Page 13, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 9974, Page 13, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Quit Claim Deed, recorded in Instrument 200002080012964, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Dale Hire, heirs, successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on March 13, 2002.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On March 13, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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 above written.

JENA R. SINCLAIR MY COMM EXP NOTARY PUBLIC AT LARGE SHELBY CO., TN

My commission expires: Dec 20, 2005 Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $77,557.00, 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 the _____ day of _____, 2001.

My commission expires: Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 77,557.00
Dale Hire
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19 DAY OF March 2002.
Brandi Wells
Deputy Register

PROPERTY ADDRESS: 814 BETTIE DRIVE, , OLD HICKORY, TN, 37138

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Dale Hire
1524 Oakland Acres Drive
Madison, TN 37115

S & K #:01-2461
Map & Parcel - 44-9/40

PREPARER'S NOTE: **IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.**