This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 111 32

NO MORTGAGE
New Owner - Send Tax Bills:
NATIONAL BANK OF COMMERCE
P.O. BOX 1801
MEMPHIS, TN 38101

Davidson County DEEDTRS
Recvd: 03/28/02 14:38 2pgs
Fees:12.82 Taxes:682.65
20020328-0038553

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on October 26, 1988, VANESSA HENRY, was named Trustee in a Deed of Trust of even date executed by PHILLIP B. URRUTIA AND WIFE, ROSEMARY M. URRUTIA conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $127,000.00, principal and interest at 8.125% per annum on the unpaid balance, said Deed of Trust being recorded in Book 7688, Page 812 in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT 20010313-0023952 in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3)successive publications, namely: January 10, 2002 / January 17, 2002 / January 24, 2002, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on February 5, 2002, at 11:00 AM and continued to March 13, 2002 at 11:00 AM, at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time NATIONAL BANK OF COMMERCE, P.O. BOX 1801, MEMPHIS, TN 38101, submitted the highest and best bid in the amount of $184,500.00

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to NATIONAL BANK OF COMMERCE its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

TRACT NO. 9 ACCORDING TO A SURVEY OF ROBERT E. FRANCIS OF MURFREESBORO, TN, OF THE PROPERTY OF CAESAR E. URRUTIA AND WIFE, DATED 9/9/86 AND A CERTAIN TRACT OF LAND IN THE 4TH CIVIL DISTRICT OF DAVIDSON COUNTY, TN. BEGINNING AT A CONCRETE MONUMENT SET IN A COMMON LINE TO LANDS FORMERLY OWNED BY JOHN S. JENKINS (HEIRS) AND M.A. HENRY AND WIFE, LAVENIA HENRY; THE COORDINATES OF SAID MONUMENT ARE X=1,837.962.98, Y=633,652.88 AND IS APPROXIMATELY 1,133.37 FEET NORTH OF THE CENTERLINE OF STEWARTS FERRY PIKE AT AN ANGLE OF 10 DEGS. 11' 15" E, ALSO BEING THE SW CORNER OF THE PROPERTY CONVEYED TO THE UNITED STATES OF AMERICA BY DEED OF RECORD IN BOOK 3846, PAGE 220, KNOWN AS TRACT NO. 517 ON THE U.S. ARMY CORPS OF ENGINEERS J. PERCEY PRIEST DAM AND RESERVOIR PROJECT, SITUATED IN THE FOURTH CIVIL DISTRICT OF DAVIDSON COUNTY, TN.; THENCE S 76 DEGS. 45' 20" E 1,142.62 FT. TO A CORP PIN; THENCE N 55 DEGS. 16' 4" E 625.34 FT. TO THE TRUE POINT OF BEGINNING, SAID POINT BEING THE NW CORNER OF TRACT 9 ON THE ABOVE MENTIONED SURVEY, THENCE S 6 DEGS. 04' 42" W ALONG THE DIVIDING LINE OF TRACTS 8 AND 9, 1, 311.19 FT. TO THE CENTERLINE OF STEWARTS FERRY PIKE, THENCE SOUTHWARDLY ALONG THE CENTER LINE OF STEWARTS FERRY PIKE N 81 DEGS. 47' 10 " E 153.45 FT. ; THENCE N 89 DEGS. 50' 12" E 46.55 FT. TO A NAIL;

THENCE NORTHWARDLY ALONG THE DIVIDING LINES OF TRACTS 9 AND 10 N 6 DEGS. 04' 42" E 1297.44 FT. TO A POINT IN THE S LINE OF THE ABOVE MENTIONED TRACT 517; THENCE N 40 DEGS. 38' 30" W 10589 FT. TO THE CORP PIN; THENCE S 55 DEGS. 16' 04" W 155.75 FT. TO THE TRUE POINT OF BEGINNING, CONTAINING 6.01 ACRES, MORE OR LESS. THIS TRACT IS SUBJECT TO A 16 S FT. ROAD RIGHT OF WAY EASEMENT ADJACENT TO AND PARRALLEL WITH THE CENTERLINE OF STEWARTS FERRY PIKE.

BEING THE SAME PROPERTY CONVEYED TO PHILLIP B. URRUTIA AND WIFE, ROSEMARY M. URRUTIA BY DEED FROM CAESAR E. URRUTIA AND WIFE, CHRISTINE M. URRUTIA, OF RECORD IN BOOK 7650, PAGE 568, AND MODIFIED IN BOOK 7973, PAGE 855, REGISTER'S OFFICE DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to NATIONAL BANK OF COMMERCE all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, on March 13, 2002.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , I. DYKE TATUM, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, on March 13, 2002.

Melanie R Brown
Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires: 1/25/03

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $184,500.00

Affiant

Subscribed and sworn to before me, this day of March 13, 2002.

Melanie R Brown
Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires: 1/25/03