061-11-0
126.00

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
Union Planters Bank	Same	Lowe & Baron Atty.
112 Long Hollow Pike		405 A Two Mile Pike
Goodlettsville, TN 37072		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 7, 1999, of record in Record Book 11500, Page 663, Register's Office for Davidson County, Tennessee, Cornell D. Muhammad and wife, Gloria Sanders-Muhammad, conveyed certain real property therein described to Daniel Hawkins, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated March 14, 2002, Lowe & Baron Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Daniel Hawkins, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Instrument Number 20020314-0032610 Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for Three consecutive weeks in the Nashville Record a newspaper published in Davidson, Tennessee, said notice being first published on April 4, 2002, and thereafter on April 11, 2002, and April 18, 2002 which notice of sale advertised the sale of the property hereinafter described for May 1, 2002 at 10:00 A.M.; and

WHEREAS, on May 1, 2002 at 10:00 A.M., at the front door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Two Hundred Twenty Five Thousand One Hundred Forty Two and 15/100 Dollars ($225,142.15), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and the sum bid and paid as herein provided, Lowe & Baron Attorneys, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto Union Planters Bank, N.A., its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Being Lot No. 1 on the Plan of Resubdivision of Lot 5 of I.C. McMahan Subdivision of Maplewood, as of record in Plat Book 5210, Page 371, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a complete and accurate legal description thereof.

Being the same property conveyed to the within named grantors by deed of even date which instrument is being recorded simultaneously herewith.

Street Address: 4113 Gallatin Road, Nashville, TN 37216
Owner(s) of Property: Cornell D. Muhammad and wife, Gloria Sanders-Muhammad

Davidson County DEEDTRS
Recvd: 05/17/02 16:05 2pgs
Fees:13.00 Taxes:833.03
20020517-0060980

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

Lowe & Baron Attorneys, P.C., as Trustee, do hereby transfer, assign and set over unto said Union Planters Bank, N.A., its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this 9 day of May, 2002.

LOWE & BARON ATTORNEYS, P.C.
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 9 day of May, 2002, before me personally appeared John. H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of Lowe & Baron Attorneys, P.C. and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and of said corporation.

Notary Public

My Commission Expires: 1-28-06

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $225,142.15. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 9 day of May, 2002.

Notary Public

My Commission Expires: 1-28-06