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

NAME: Mark E. Bennett

S&K#: 02-0129
LOAN#: 0074549799

Davidson County DEEDTRS
Recvd: 06/05/02 11:40 3pgs
Fees:18.00 Taxes:406.69
20020605-0068143

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 26, 1995, recorded in Book 9656, Page 173, Register's Office of DAVIDSON County, Tennessee, Mark E. Bennett and wife, Pamela Bennett, conveyed to Daniel W. Small, 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 20020124-0010094, 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 May 29, 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 WAYNE P. GALLAVIN, Trustee, of the Davidson County Land Trust dated May 30, 2002, whose address is 1156 Bardstown Road, Louisville, Kentucky 40204, at and for the sum of $109,916.25 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 WAYNE P. GALLAVIN, Trustee, of the Davidson County Landtrust, dated May 30, 2002, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said WAYNE P. GALLAVIN, Trustee, of the Davidson County Landtrust, dates May 30, 2002, his heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 140 on the Plan of Castlegate Section 1, of record in Plat Book 4460, Page 115, Register's Office for said County, to which reference is made for a more complete description.

This legal description is identical with that in Trust Deed recorded in Book 9656, Page 173, 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 9656, Page 173, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 9656, Page 170, 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 WAYNE P. GALLAVIN, Trustee, of the Davidson County Landtrust, dated May 30, 2002, his heirs, successors and assigns, in fee simple forever, to whom the said Denise Griffin, 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 Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on May 30, 2002.

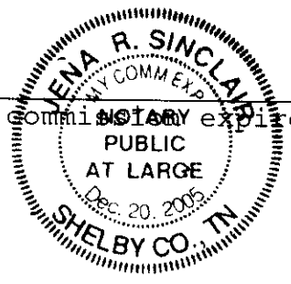
Denise Griffin

Denise Griffin, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On May 30, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin, 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.



My commission expires:

Notary Public

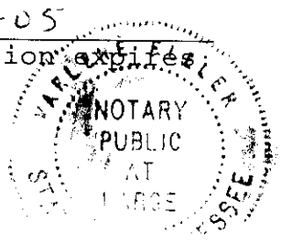
I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $109,916.25, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the 5 day of June, 2002.

7-30-05

My commission expires:



Notary Public

PROPERTY ADDRESS: 637 LAKE TERRACE DRIVE, NASHVILLE, TN 37217

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
WAYNE P. GALLAVIN, Trustee, of the Davidson County Landtrust, dated May 30, 2002
1156 Bardstown Road
Louisville, Kentucky 40204

S & K #:02-0129
Map & Parcel - 136-14-62

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