THIS INSTRUMENT PREPARED BY AND PLEASE
RETURN TO:
Fields & Bible, P.C.
Suite 1300, 701 Market St.
Chattanooga, Tn. 37402

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP PARCEL NO.:
GreenPoint Credit, LLC 308 North Peters Road Suite 200 Knoxville, TN 37922	SAME	048-00-0 / 226.00

Davidson County DEEDTRS
Recvd: 06/25/02 14:11 3pgs
Fees:18.00 Taxes:120.25

20020625-0076249

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on March 28, 1995, Doyle Gene Cawthon and Nellie Buford Cawthon executed a Deed of Trust (the "Deed of Trust") conveying to R. W. Hardison, Trustee, the real estate hereinafter described, to secure Action Homes, Inc., (" Beneficiary"), the payment of an indebtedness described in the Deed of Trust as evidenced by a note, (the "Note"), dated March 28, 1995, in the original principal amount of $69,564.50, plus all other obligations as set forth in the note. The Deed of Trust is recorded in Book 9641, Page 663, re-recorded in Book 9642, Page 686, and re-recorded in Book 9649, Page 399, in the Register's Office of Davidson County, Tennessee;

WHEREAS, said Deed of Trust was assigned to Security Pacific Housing Services, A Division of Bank of America, FSB, as recorded in Book 9641, Page 669, and re-recorded in Book 9642, Page 691, Register's Office of Davidson County, Tennessee;

WHEREAS, GreenPoint Credit, LLC is successor in interest to Security Pacific Housing Services, A Division of Bank of America, FSB;

WHEREAS, Beneficiary, the owner and holder of the Note, by virtue of the powers contained in the Deed of Trust, and in compliance therewith, appointed James A. Fields and/or W. Thomas Bible, Esquire, as Substitute Trustee. The Appointment of Substitute Trustee instrument is found of record as Instrument No. 200205290065070, in the Register's Office of Davidson County, Tennessee. The Substitute Trustee having all the powers and authority vested in the original Trustee;

WHEREAS, default having been made in the payment of indebtedness secured by the Deed of Trust, the undersigned, Substitute Trustee, at the request of the holder of the Note, and under and by virtue of the powers contained in the Deed of Trust, did advertise the real estate as required by law under the terms of the Deed of Trust on May 30, June 6, and June 13, 2002, in a newspaper published in Davidson County, Tennessee, for sale for cash and in bar of the equities of redemption, the statutory right of redemption, dower and homestead, and for the purpose of paying said indebtedness;

WHEREAS, pursuant to the advertisement, on the 25th day of June, 2002, at 2:00 p.m., at the door of the Davidson County, Tennessee, Courthouse, the real estate hereinafter described was offered for sale at public outcry to the highest and best

bidder, for cash, in bar of the equities of redemption, the statutory right of redemption, dower and homestead, as provided in the Deed of Trust, when GreenPoint Credit, LLC, ("Grantee"), being the highest and best bidder, became the purchasers at the price of $32,500.00.

NOW, THEREFORE, for and in consideration of the premises contained herein, I, the undersigned, Substitute Trustee, do hereby sell, transfer and convey unto Grantees, in fee simple and in bar of the equities of redemption, statutory right of redemption, dower and homestead, the following described real estate:

> SITUATE in the Thirteenth (13th), formally 23rd Civil District of Davidson County, Tennessee, being a part of Lot No. 7 in the division of Drakes Lands, as of record in Book J at pages 396 and 397 in the Davidson County, Tennessee County Court, described according to a survey made by Gregory Underwood, dated November 6, 1981 as follows:
>
> Beginning at an iron pin in the middle of Drakes Branch Road being the northeasterly corner of Leonard Q. Canfield's property of record in Book 4701, page 382, Register's Office for said County; thence with Canfield's northerly boundary line N 85 degrees 53' W 666.63 feet to a corner post in a fence line; thence N 3 degrees 18' E 358.93 feet to a corner post in a fence row; thence S 74 degrees 31' E 325.37 feet to an iron pin; thence N 85 degrees 4' E 283.45 feet to an iron pin in the center of Drakes Branch Road; thence S 8 degrees 347.14 feet to the beginning, containing 4.694 acres more or less.
>
> BEING the same property conveyed to Doyle Gene Cawthon and Nellie Buford Cawthon by instrument dated April 16, 1986 of record in Book 6886 at page 403 in the Davidson County, Tennessee Register of Deeds office.
>
> Tax Parcel # 48 – 226.

The sale will include a manufactured home unit described as a 1995 Southern Energy Model D-057 mobile home, S/N DSEAL7656A/B, (60 X 41) which is situated on the above-described tract of land.

The address of the above described property is 5051 Drakes Branch Road, Nashville, Davidson County, Tennessee 37218.

TO HAVE AND TO HOLD the same, together with all covenants and warranties contained in the Deed of Trust to the Grantees, their successors and assigns, forever in fee simple. The Deed of Trust recites title as unencumbered, but the sale was advertised and made as Substitute Trustee only, without covenants of seizin or warranties of title, subject to any unpaid taxes, assessments owing on the property, restrictions, easements and building setback lines, and to any prior or superior liens, judgments or Deeds of Trust, and this conveyance is made accordingly.

IN WITNESS WHEREOF, I, the undersigned, as Substitute Trustee, have hereunto set my hand at Nashville, Tennessee, this 25th day of June, 2002.

James A. Fields and/or
W. Thomas Bible, Jr.
Substitute Trustee

STATE OF TENNESSEE:

COUNTY OF DAVIDSON:

Before me, Carolyn A. Camp, a Notary Public, duly appointed, commissioned and qualified in and for the State and County aforesaid, personally appeared James A. Fields, Esquire, Substitute Trustee, the within named bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Substitute Trustee for the purpose and consideration therein contained.

WITNESS my hand and official seal at office in the aforesaid County and State on this 25th day of June, 2002.

CAROLYN A. CAMP NOTARY PUBLIC AT LARGE HAMILTON CO. TN

Notary Public

My Commission Expires April 7, 2004

My Commission Expires: _____

STATE OF TENNESSEE:

COUNTY OF DAVIDSON:

I hereby swear or affirm that the actual consideration for this transfer, or value of the property transferred, whichever is greater, is $32,500., which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

CAROLYN A. CAMP NOTARY PUBLIC AT LARGE HAMILTON CO. TN

Sworn to and subscribed before me this 25th day of June, 2002.

NOTARY PUBLIC

My Commission Expires April 7, 2004

My commission expires: _____