Tennessee
Map # 146-10-52

Barry Carter
Altegra # 6000031957

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 27, 1999, and recorded in Book 11461 Page 949 in the Register's Office of Davidson County, Tennessee, Barry Hugh Carter, conveyed to Ernest B. Williams, IV, Trustee(s), 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 No. 20020510-0058038 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on June 25, 2002, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; 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 sale Altegra Credit Company, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of Two Hundred Sixty Two Thousand Two Hundred Dollars and 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, 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 Altegra Credit Company of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Altegra Credit Company, its 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:

Being Lot No. 9 in the Plan of Ragland Estates of record in Book 2663, Page 104, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Barry Carter obtained title to the above referenced real estate by Deed of record in Book 10772, Page 127, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 07/12/02 08:51 2pgs
Fees:13.00 Taxes:970.14
20020712-0083869

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Altegra Credit Company, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	261,383.00
	$262,200.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on June 25, 2002 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 25, 2002 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 and year above written.

NOTARY PUBLIC

MARCI FREDERICK NOTARY PUBLIC AT LARGE MY COMM. EXP. 08-3-05 SHELBY CO. TN

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
5018 Franklin Pike,
Nashville, Tennessee 37220

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Altegra Credit Company
150 Allegheny Center Mall
Pittsburgh, PA 15212

Mortgagee: None

mail to:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 262,200.00
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25 DAY OF June, 20 02

NOTARY PUBLIC Marci Frederick
MY COMMISSION EXPIRES

MARCI FREDERICK NOTARY PUBLIC AT LARGE MY COMM. EXP. 08-3-05 SHELBY CO. TN