This Instrument Prepared By:

David M. Smythe
Suite 450 -Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows:	Send Tax Bills To:	Map-Parcel Nos.
Fred Stier and Carol Driver 2334 Hobson Pike Antioch, TN 37013	SAME	Map No. 018-12-0-A Parcel 020.00CO

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $93,001.00.

Affiant

Subscribed and sworn to before me, this 26th day of July, 2002.

Notary Public

My Commission Expires: 5/30/04

WHEREAS, by Deed of Trust dated May 19, 1999, and recorded in Book 11494, Page 395, Register's office for Davidson County, Tennessee, Robert R. Walker, a single person, conveyed to Terry Renoux, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee of record in Instrument No. 20020604-0067781, said Register's office; 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, and said advertisement appeared in the Nashville Record on June 20, 2002, June 27, 2002, and July 4, 2002; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 18th day of July, 2002, at 10:00 o'clock A.M. at the south front door of the Davidson County Courthouse, Nashville, 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, Fred A. Stier and Carol Driver, being the highest and best bidder became the purchaser of said property at and for the sum of Ninety-three Thousand and One Dollars ($93,001.00).

Davidson County DEEDTRS
Recvd: 07/26/02 11:16 2pgs
Fees:13.00 Taxes:344.10
20020726-0089870

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto Fred A. Stier and Carol Driver, as joint tenants, the following real estate:

> A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit;
>
> Being Lot No. 20 on the Plan of Emerald Cove, of record in Plat Book 6900, Pages 629-631, amended in Book 9112, Page 29, Register's office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description of said lot.
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> Being the same property conveyed to Robert R. Walker, unmarried from Charles A. Putnam, II and wife, Janice M. Putnam by Warranty Deed of record in Book 10478, Page 857, Register's Office for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all homestead, dower, equitable right of redemption, statutory right of redemption, marital share and all other exemptions and redemptive rights of every kind in the maker of said Deed of Trust, and all persons claiming through and under said maker.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto Fred A. Stier and Carol Driver, their representatives, successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to the condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 26th day of July, 2002.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, FRANCES E. GIST, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 26TH day of JULY, 2002.

Frances E Gist
Notary Public

My Commission Expires: 5/30/04