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

NAME: Raymond B. Roberts Ii

S&K#: 02-0914
LOAN#: 8011276238

Davidson County DEEDTRS
Recvd: 08/07/02 13:29 3pgs
Fees:18.00 Taxes:278.33
20020807-0095151

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 29, 2001, recorded in Instrument No. 20010521-0052384, Register's Office of DAVIDSON County, Tennessee, Raymond B. Roberts II, an unmarried man, conveyed to D.M. Grisham, 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 No. 20020327-0037711, 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 July 24, 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 Canterbury Landtrust #101, dated April 22, 2002, whose address is 1156 Bardstown Road, Louisville, Kentucky 40204, at and for the sum of $75,223.88 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 Canterbury Land, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said WAYNE P. GALLAVIN, Trustee, of the Canterbury Land, his heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of DAVIDSON, State of Tennessee, to-wit:

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

Being Lot Number 542, on the Plan of Hermitage Hills, Section 5, of record in Book 3300, page 1, Register's Office for said County.

Said Lot Number 542 begins at a point in the westerly margin of Plantation Drive at the common corner of Lots Numbers 542 and 543; thence with the line between said Lots, 150.0 feet in a westerly direction to a point; thence in a northerly direction 150.0 feet to a point in the southerly margin of Donnabrock Drive; thence along said margin, 125.0 feet in an easterly direction to a point which is the beginning of a curve; thence around said curve, 39.27 feet in a southeasterly direction to a point in the westerly margin of Plantation Drive; thence along said margin 80.0 feet in a southerly direction to the point of beginning.

This legal description is identical with that in Trust Deed recorded in Instrument No. 20010521-0052384, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20010521-0052384, Register's Office of DAVIDSON County, Tennessee.

The last quit claim deed of record is Quit Claim Deed recorded in Instrument No. 20010521-0052383, 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 Canterbury Landtrust #101, dated April 22, 2002, his heirs, successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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 Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on July 25, 2002.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On July 25, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM EXP Dec. 20 2005

12/20/05
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 $75,223.88, 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 30th day of July, 2002.

August 9, 2004
My commission expires. Notary Public

NOTARY PUBLIC STATE AT LARGE, KY. MY COMMISSION EXPIRES AUG 9 2004

PROPERTY ADDRESS: 3724 PLANTATION DRIVE, HERMITAGE, TN 37076

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
WAYNE P. GALLAVIN, Trustee,
of the Canterbury Landtrust #101,
dated April 22, 2002

S & K #:02-0914
Map & Parcel -74-16/44

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