RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Timothy Ruggiero

GRANTEE(s)
U.S. Bank National Association DBA Firstar Bank, N.A.

Davidson County DEEDTRS
Recvd: 08/09/02 12:58 3pgs
Fees:18.00 Taxes:68.88
20020809-0096405

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 4, 1997 and recorded on November 7, 1997 at Book 10677, Page 536 in the Register's Office of Davidson County, Tennessee, Timothy Ruggiero conveyed to Ronald L. Samuels, Davidson County, Tennessee, as Trustee for First Union National Bank of Tennessee, 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 has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on June 25, 2002 as Instrument No. 20020625-0076113 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has 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 notice was given that the sale was to be held on July 24, 2002 at the Davidson County Courthouse in 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 time the said property was struck off and sold to U.S. Bank National Association DBA Firstar Bank, N.A., at and for the sum of $18,616.07, 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 Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by U.S. Bank National Association DBA Firstar Bank, N.A. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said U.S. Bank National Association DBA Firstar Bank, N.A., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Unit A-1 of Harding Place Condominium created under Title 66, Chapter 27, Sections 101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 6104, Page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, Page 571, said Register's Office, for a more complete identification and description of such Unit. Being part of the same property conveyed to Timothy Ruggiero by Warranty Deed from Stephanie P.

Rust, married, of record in Book 10430, Page 420 Register's Office of Davidson County, Tennessee.

Commonly known as: 441 Harding Place, Nashville, Tennessee 37211

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto U.S. Bank National Association DBA Firstar Bank, N.A., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 24 day of July, 2002.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 24 day of July, 2002.

Lena M. Nagle
Notary Public

My Commission Expires:

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp 8-10-2011

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $18,616.07, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 24 day of July, 2002.

Lena M. Nagle
Notary Public

My Commission Expires:

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp 8-10-2011

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Bank National Association DBA Firstar Bank, N.A.
Attn: Windale Bafford, MPFP2514
601 Second Avenue South
Minneapolis, MN 55402

Parcel No. 147-03-O-A-1.00

DSTDeedforPMI_BBoone_020724_1408

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

W&A No. 875-202027