This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 118-13230
936 CALDWELL LANE
NASHVILLE, TN 37204

NO MORTGAGE
New Owner - Send Tax Bills:
UNION PLANTERS MORTGAGE, INC.
P.O. BOX 18001
HATTIESBURG, MS 39404

Davidson County DEEDTRS
Recvd: 08/26/02 12:43 3pgs
Fees:18.00 Taxes:1096.13
20020826-0102896

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 28, 2000, I. DYKE TATUM, was named Trustee in a Deed of Trust of even date executed by WILLIAM GERNERT, A SINGLE PERSON conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $316,000.00, principal and interest at 8.5% per annum on the unpaid balance, said Deed of Trust being recorded in Instrument Number 200005040045074 in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT 20020805-0093651 in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3)successive publications, namely: July 25, 2002 / August 1, 2002 / August 8, 2002, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on August 26, 2002, at 11:00 AM, at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time UNION PLANTERS MORTGAGE, INC., A MISSISSIPPI CORPORATION F/K/A UNION PLANTERS PMAC, INC., P.O. BOX 18001, HATTIESBURG, MS 39404submitted the highest and best bid in the amount of $296,250.00

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to UNION PLANTERS MORTGAGE, INC., A MISSISSIPPI CORPORATION F/K/A UNION PLANTERS PMAC, INC. its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

SEE ATTACHED EXHIBIT "A" FOR COMPLETE LEGAL DESCRIPTION

I, I. DYKE TATUM, Substitute Trustee, convey to UNION PLANTERS MORTGAGE, INC., A MISSISSIPPI CORPORATION F/K/A UNION PLANTERS PMAC, INC. all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, on August 26, 2002.

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , I. DYKE TATUM, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, on August 26, 2002.

Notary Public

My Commission Expires:1/25/03

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $296,250.00

Affiant

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

Notary Public

My Commission Expires: 1/25/03

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, CHARLOTTE AVENUE
NASHVILLE, TN 37203

EXHIBIT A

A tract or parcel of land in the 7th (formerly the 11th) Civil District of Davidson County, Tennessee, more particularly described as follows:

Being part of Lot No. 32 on the Plan of the Country Property of N.A. McNairy, deceased, as of record in Minute Book "E", pages 564 and 565, and Plan Book No. 1, page 29, Chancery Court at Nashville, and being Lot No. 2 on the Plan of Caldwell Subdivision, not recorded, according to the plat and survey made by W.B. Southgate September 1930 as follows: Beginning at a point on the southerly margin of Caldwell Lane, which point is 100 feet westerly from the corner of Lots 31 and 32 (on the McNairy Plan) and being the northwest corner of the lot formerly conveyed to Katherine D. Street, running thence southwardly with the western line of the said Katherine Street lot 425 feet to a post, which is the southwest corner of the Street lot, thence westerly 100 feet to a point which is the southeast corner of Lot No. 3, formerly sold to Bayer; thence northerly with the east line of Bayer's lot 425 feet to the southern margin of Caldwell Lane (Bayer's northeast corner); thence easterly with the southern margin of Caldwell Lane 100 feet to the beginning point.

Being the same property conveyed to William Gernert and wife, Mary Alice Gernert, by Deed from O.F. Noel, Trustee under Will of Oscar Fitzallen Noel (Will Book 38, page 397), of record in Book 857, page 500, Register's Office for Davidson County, Tennessee; and,

Being the same property conveyed as to I.W. Gernert, Jr.'s interest only to Mary Irwin Gernert as to a 2/3 undivided interest and to Frieda Gernert O'Berry as to a 1/3 undivided interest by Deed of Exchange between I.W. Gernert, Jr., individually, and I.W. Gernert, Jr. and Mrs. Frieda Gernert O'Berry, Co-Conservators of the Estate of Mary Irwin Gernert, of record in Book 5477, page 637, said Register's Office; and,

Being the same property conveyed to Frieda Gernert O'Berry by Quitclaim Deed from I.W. Gernert, Jr., of record in Book 7650, page 416, said Register's Office, Mary Irwin Gernert having died intestate on May 27, 1983 leaving her sister, Frieda Gernert O'Berry and her brother, I.W. Gernert, Jr., as her only heirs; and,

Being the same property conveyed to Sidney O'Berry and wife, Frieda Gernert O'Berry, by deed from Frieda Gernert O'Berry, of record in Book 7669, page 968, as corrected by Deed of Correction, of record in Book 7682, page 3, said Register's Office; and,

Being the same property conveyed to Irwin William Gernert by Quitclaim deed from Irwin William Gernert, William H. Henry and Robert W. Lowder, Trustees of the Gernert O'Berry Trust, the said Irwin William Gernert being the sole heir of Frieda Gernert O'Berry who died intestate on July 1, 1998, of record in Book 11450, page 550, said Register's Office; and,

Being the same property conveyed to William Gernert by Quitclaim Deed from Irwin William Gernert, of record as Instrument No. 20000504-0045073, said Register's Office