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This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 81-10 157
2507 FINLAND STREET
NASHVILLE, TN 37208

NO MORTGAGE
New Owner - Send Tax Bills:
THE PROVIDENT BANK
ONE EAST FOURTH STREET
ML 198D
CINCINNATI, OH 45202

Davidson County DEEDTRS
Recvd: 09/05/02 10:17 2pgs
Fees:13.00 Taxes:148.75

20020905-0107485

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 8, 1999, MICHAEL M. WHITE, was named Trustee in a Deed of Trust of even date executed by PETER S. R. HARMER, JR., AN UNMARRIED MAN conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $40,800.00, principal and interest at 10.800% per annum on the unpaid balance, said Deed of Trust being recorded in Book 11431, Page 773 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 20020805-0093647 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: August 1, 2002 / August 8, 2002 / August 15, 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 September 4, 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 THE PROVIDENT BANK, ONE EAST FOUR STREET, ML 198D, CINCINNATI, OH 45202, submitted the highest and best bid in the amount of $40,203.49

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to THE PROVIDENT BANK 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 86 ON THE MAP OF COBB'S SUBDIVISION OF LOT NO. 6 OF THE HARDING BOSLEY TRACT, AS OF RECORD IN BOOK 161, PAGE 155, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 86 FRONTS 50 FEET ON THE SOUTH SIDE OF FINLAND STREET AND RUNS BACK BETWEEN PARALLEL LINES 150 FEET TO AN ALLEY.

BEING THE SAME PROPERTY CONVEYED TO PETER S.R. HARMER, JR., BY DEED FROM B.L.C. INVESTMENT, INC., OF RECORD IN BOOK 11148, PAGE 642 AND RERECORDED IN BOOK 11410, PAGE 598, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to THE PROVIDENT BANK 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 September 4, 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 September 4, 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 $40,203.49

Affiant

Subscribed and sworn to before me, this day of September 4, 2002.

Notary Public

My Commission Expires:40,203.49

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