$1,045.83

This Instrument prepared by and return to:
Crislip, Philip & Associates
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427

8785117014)

SUBSTITUTE TRUSTEE'S DEED

On the 14th day of September, 1999 **IRWIN WILLIAM GERNERT aka BILL GERNERT** executed a Deed of Trust to "un-named" as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 11671, Page 1** and Benjamin T. Wages of Shelby County, Tennessee was substituted in its place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as **Instrument No. 2002322-0035164.**

The property is known as 938 Caldwell Lane, Nashville, Tennessee 37204 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in **The Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on August 15, August 22 and August 29, 2002. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, September 6, 2002 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse in Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **Fairbanks Capital Corp., as servicing agent for Credit Suisse First Boston Mortgage Capital LLC** for the sum of $279,142.00, which was the highest and best valid bid offered, and the purchaser, **Fairbanks Capital Corp., as servicing agent for Credit Suisse First Boston Mortgage Capital LLC**, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Benjamin T. Wages, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **Fairbanks Capital Corp., as servicing agent for Credit Suisse First Boston Mortgage Capital LLC**, the property above mentioned and now more fully described as follows:

Davidson County DEEDTRS
Recvd: 09/23/02 08:32 2pgs
Fees:13.00 Taxes:1032.83
20020923-0115277

LAND IN THE 7TH FORMERLY THE 10TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, BEING PART OF LOT NO. 32 ON THE PLAN OF THE COUNTRY PROPERTY OF N.A. McNAIRY, DECEASED, AS RECORD IN MINUTE BOOK "E", PAGES 564 AND 565, AND PLAN BOOK 1, PAGE 29, CHANCERY COURT AT NASHVILLE, DESCRIBED ACCORDING TO A PLAT THEREOF MADE JULY 28, 1928 BY W.B. SOUTHGATE, SURVEYOR AS FOLLOWS: BEGINNING ON THE SOUTHERLY MARGIN OF MARENGO AVENUE, OR CALDWELL LANE, 200 FEET WESTERLY FROM THE CORNER OF LOTS 31 AND 32; THENCE SOUTHERLY MARGIN OF SAID AVENUE, OR LANE, NORTH 85 DEGREES 35' WEST 100 FEET; THENCE SOUTH 2 DEGREES 45' WEST 425 FEET; THENCE SOUTH 85 DEGREES 35' EAST 100 FEET TO A POINT 200 FEET WESTERLY FROM THE LINE BETWEEN SAID LOTS 31 AND 32; THENCE PARALLEL WITH SAID LINE NORTH 2 DEGREES 45' EAST 425 FEET TO THE BEGINNING.

This being the same property described by deed of record in Book 3183, Page 485 and in Book 11476, Page 932, in the Register's Office for Davidson County, TN.

Parcel No. 118-13-231.00

The said Benjamin T. Wages, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

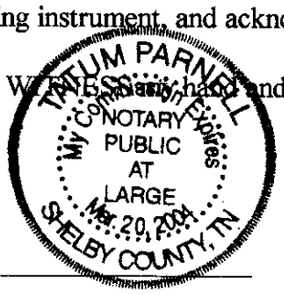
IN WITNESS WHEREOF, the said Benjamin T. Wages, Substitute Trustee, has hereunto set his hand this 6th day of September, 2002.

BENJAMIN T. WAGES, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 6th day of September, 2002, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Benjamin T. Wages, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.



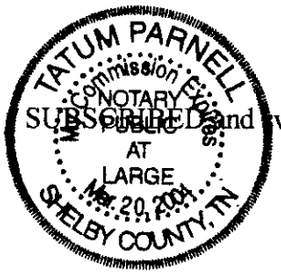
NOTARY PUBLIC

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is,$279,142.00, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT



SUBSCRIBED and sworn to before me this 6th day of September, 2002.

NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
938 Caldwell Lane
Nashville, Tennessee 37204

GRANTEE & Send Tax Notice to:
Fairbanks Capital Corp.
P.O. Box 65250
Salt Lake City, UT 84165-0250

This Instrument was prepared by:
Crislip, Philip & Associates
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427