This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 42-4-16
1009 HIGHLAND CIRCLE
MADISON, TN 37115

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

Davidson County DEEDTRS
Recvd: 09/24/02 11:36 2pgs
Fees:13.00 Taxes:373.70
20020924-0116383

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on September 29, 1999, ARNOLD M. WEISS, was named Trustee in a Deed of Trust of even date executed by BARBARA G. KEY FORMERLY KNOWN AS BARBARA G. KEY ISIGBOWA conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $121,800.00, principal and interest at 10.99% per annum on the unpaid balance, said Deed of Trust being recorded in Book 11699, Page 980 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 20020823-0102073 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 15, 2002 / August 22, 2002 / August 29, 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 24, 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 PROVIDENT BANK, NATIONAL SERVICE CENTER
ONE EAST FOURTH STREET
ML 198D, CINCINNATI, OH submitted the highest and best bid in the amount of $101,000.00

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

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 88 ON THE PLAN OF PRIMROSE ACRES AS OF RECORD IN BOOK 2663, PAGES 106 AND 107, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 88 FRONTS 100 FEET ON THE NORTHERLY SIDE OF HIGHLAND CIRCLE AND RUNS BACK BETWEEN LINES 355.1 FEET ON THE WESTERLY SIDE AND 374.3 FEET ON THE EASTERLY SIDE, TO A DEAD LINE IN THE REAR, MEASURING 135 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO OSABOHIEN ESERE ISIGBOWA AND WIFE, BARBARA G. ISIGBOWA BY DEED FROM JAMES ELROY LANNOM, JR., AND WIFE, MARTHA HESTER LANNOM OF RECORD IN BOOK 8086, PAGE 808, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to 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 24, 2002.

I. DYKE TATUM
Substitute Trustee

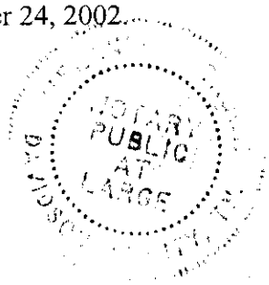
STATE OF TENNESSEE

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 24, 2002.

Melanie L Brown
Notary Public



My Commission Expires:1/25/03

STATE OF TENNESSEE

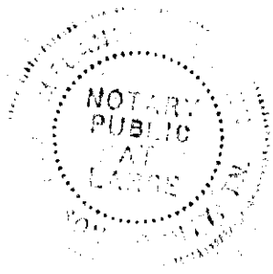
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $101,000.00

Affiant

Subscribed and sworn to before me, this day of September 24, 2002.

Melanie L Brown
Notary Public



My Commission Expires:1/25/03

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