This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 71-10-191
1302 B ALINE AVENUE
NASHVILLE, TN 37207

NO MORTGAGE
New Owner - Send Tax Bills:
INTERBAY FUNDING, LLC
2601 S. BAYSHORE DRIVE, STE. 400
MIAMI, FL 33133

Davidson County DEEDTRS
Recvd: 10/16/02 11:33 2pgs
Fees:13.00 Taxes:140.82
20021016-0127158

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on November 17, 1997, ARNOLD M. WEISS, was named Trustee in a Deed of Trust of even date executed by LUCKY O. EBIZUGBE conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $30,300.00, principal and interest at 14.13% per annum on the unpaid balance, said Deed of Trust being recorded in Book 10689, Page 42 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 20010807-0084647 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: September 12, 2002 / September 19, 2002 / September 26, 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 October 16, 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 INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY, 2601 S. BAYSHORE DRIVE, STE. 400, MIAMI, FL 33133, submitted the highest and best bid in the amount of $38,060.15

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY 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:

BEING LOT NO. 70B ON THE PLAN OF ZONE LOT DIVISION LOTS NOS. 69 AND 70, J.B. HAYNIE'S CUMBERLAND HEIGHTS OF RECORD IN BOOK 6200 PAGE 479, REGISTER' S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO LUCKY EBIZUGBE BY DEED FROM FLETCHER L. A. ALLEN AND WIFE, MYRTLE C. ALLEN OF RECORD IN BOOK 3745 PAGE 881, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY 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 October 16, 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 October 16, 2002.

Notary Public



My Commission Expires:1/25/03

STATE OF TENNESSEE

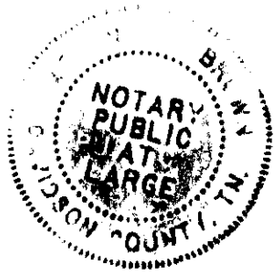
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $38,060.15

Affiant

Subscribed and sworn to before me, this day of October 16, 2002.

Notary Public



My Commission Expires:1/25/03

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