This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

ADDRESS NEW OWNER:
Northfork Properties, Inc.
6311 East Valley Road
Nashville, TN 37205
SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $42,400.00

William N. McClanahan
AFFIANT

Subscribed and sworn to before me this the 27th day of November, 2002.

NOTARY PUBLIC

My Commission Expires: 3-26-05

Davidson County DEEDTRS
Recvd: 11/27/02 14:10 2pgs
Fees:13.00 Taxes:156.88
20021127-0147345

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 27th day of November, 1998, Pamela H. Walker aka Pamela H. Whitaker, Robert B. Whitaker, Jonathan E. Walker and Janise M. Walker, executed a Deed of Trust to Russ Pace, Trustee, to secure a promissory note of even date in the amount of $40,607.10, payable to the order of Commercial Credit Plan Incorporated as fully set out in Book 11236, Page 23, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Russ Pace, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Instrument No. 20020904-0107153, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and CitiFinancial, Inc. formerly known as Commercial Credit Plan Incorporated, the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on October 31, November 7 & 14, 2002, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Wednesday, November 27, 2002, at 10:00 a.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Northfork Properties, Inc. was the highest and best bidder, the amount of its bid being in the sum of Forty-Two Thousand Four Hundred Dollars and 00/100 ($42,400.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Forty-Two Thousand Four Hundred Dollars and 00/100 ($42,400.00) dollars, cash in hand paid, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto Northfork Properties, Inc. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

ALL THAT CERTAIN PARCEL OF LAND IN CITY OF NASHVILLE, DAVIDSON COUNTY, STATE OF TENNESSEE, AS MORE FULLY DESCRIBED IN DEED BOOK 775, PAGE 369, ID#96.02-37, BEING KNOW AS LOT 21, DONELSONWOOD SUBDIVISION, FILED IN PLAT BOOK 2083, PAGE 26.

THIS BEING THE SAME PROPERTY CONVEYED TO PAMELA H. WALKER, JONATHAN E. WALKER AND JANISE M. WALKER AND SPOUSE IF ANY, FROM NORMAN ANTHONY WALKER, BY DEED DATED 11/30/1988 AND RECORDED IN BOOK 7725, PAGE 369, DAVIDSON COUNTY RECORDS, STATE OF TENNESSEE. (See also Book 7712, Page 339, Register's Office for Davidson County, Tennessee.)

The street address of the Property is believed to be 113 Donelsonwood Drive, Nashville, Tennessee 37214, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 11236, Page 23, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 27th day of November, 2002.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 27th day of November, 2002.

NOTARY PUBLIC

My Commission Expires:
3-26-05