PREPARED BY:

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Davidson County DEEDTRS
Recvd: 12/03/02 14:10 3pgs
Fees:18.00 Taxes:400.96
20021203-0148738

SUBSTITUTE TRUSTEE'S DEED

Address New Owners	Send Tax Bills To	Map-Parcel Numbers
First Choice Investments, Inc. P. O. Box 148515 Nashville, TN 37214	Same	Map 108-8 Parcel 42

WHEREAS, by Deed of Trust dated August 15, 2001, and of record as Instrument No. 20010816-0088846, Register's office for Davidson County, Tennessee, Jerry E. Brown and Patsy G. Brown conveyed to Richard A. Northcutt, Trustee, the hereinafter-described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and,

WHEREAS, the holder of the debt secured appointed David O. Huff, Substitute Trustee by instrument of record as Instrument No. 20020930-0118655, said Register's Office; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned, in conformity with the terms and provisions of said Deed of Trust, by which advertisement the sale was appointed to be held on November 20, 2002 at the Davidson County Courthouse, Nashville, Davidson County, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest bidder for cash (or credit upon the indebtedness secured if the holder of the secured indebtedness were the successful bidder) at which sale, First Choice Investments, Inc., was the highest and best bidder became the purchaser of said property at and for the sum of $108,367.97.

NOW, THEREFORE, in consideration of the premises, the undersigned, David O. Huff, as Substitute Trustee, does hereby grant, bargain, sell, and convey to the said First Choice Investments, Inc. ("Grantee"), in fee simple forever, the property above mentioned and now further described as being in the County of Davidson and State of Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 200, on the Plan of Larchwood, Section 2, of record in Book 5200, Pages 57, 58, and 59, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.
>
> This is improved property known as 3209 Cedar Ridge Road, Antioch, Tennessee 37214.
>
> This conveyance is made subject to all unpaid taxes and to all other restrictions, easements and encumbrances of record.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Grantee in fee simple forever, to whom the said David O. Huff, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through, or under him as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, David O. Huff, Substitute Trustee, has caused this instrument to be executed this 25th day of November, 2002.

SUBSTITUTE TRUSTEE

DAVID O. HUFF, Esq., Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for the State and County aforesaid, David O. Huff, the within named bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes contained therein.

WITNESS my hand, at office this 25th day of November, 2002.

Barbara Jean Fisher
NOTARY PUBLIC

My Commission Expires: 5/29/2005

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value of the property is $108,367.97.

AFFIANT

Sworn to and subscribed before me,

this 25th day of November, 2002.

Barbara Jean Foster
NOTARY PUBLIC

My Commission Expires: 5/24/2005