This Instrument Prepared By:
Joseph T. Phillips
MILLER & MARTIN LLP
1000 Volunteer Building
832 Georgia Avenue
Chattanooga, Tennessee 37402-2289

Davidson County DEEDTRS
Recvd: 12/17/02 08:45 3pgs
Fees:18.00 Taxes:123.21
20021217-0155046

Name and Address of New Owner:	**Name and Address of Person or Entity Responsible for Payment of Real Property Taxes:**	**Tax Map & Parcel No.:**
AmSouth Bank RCN4 P.O. Box 10063 Birmingham, AL 35202-0063	Same	075-09-0-247.00

TRUSTEE'S QUITCLAIM DEED

THIS DEED is executed to be effective as of the 6th day of December, 2002 from **Joseph T. Phillips** as Grantor, in his capacity as Substitute Trustee, to AmSouth Bank as Grantee.

W I T N E S S E T H:

WHEREAS, on August 14, 1997, Debra K. Simmons executed a Deed of Trust (the "Deed of Trust") to the trustee named therein to secure the prompt payment of certain indebtedness held by and owing to AmSouth Bank, successor in interest to First American National Bank ("Bank"), said indebtedness being more particularly described in the Deed of Trust which is of record in the Register's Office of Davidson County, Tennessee in Book 10575, Page 933, to which reference is hereby made; and

WHEREAS, default was made in the payment of the aforesaid indebtedness and in the performance of the covenants described in the Deed of Trust, by reason of which the entire balance owing thereunder was declared to be due and payable; and

WHEREAS, pursuant to the terms of the Deed of Trust, Joseph T. Phillips was appointed as Substitute Trustee as reflected in that certain Appointment of Substitute Trustee recorded in Instrument 20020927-0118193 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, by virtue of the power and authority vested in me as Substitute Trustee under the Deed of Trust, at the request of Bank, being the owner and holder of the indebtedness secured thereby, and for the purposes of effecting payment and satisfaction of the indebtedness, including principal, interest, late charges, attorney fees and costs of sale, I, Joseph T. Phillips, as

Substitute Trustee, by and through my agent, did on December 6, 2002 commencing at 10:30 a.m., pursuant to advertisement of sale published in the *Nashville Record* in its editions of November 14, 2002, November 21, 2002, and November 28, 2002, offer for sale and sold at public auction to the highest and best bidder for cash at the front door of the Davidson County Courthouse in the city of Nashville, Tennessee, in bar of the equities of redemption, statutory redemption, dower, homestead and all other exemptions of every kind, all of which are expressly waived in the Deed of Trust, the hereinafter described real estate, at which sale the Grantee became the highest and best bidder at and for the sum of Thirty-three Thousand Three Hundred and no/100 Dollars ($33,300.00);

NOW, THEREFORE, I, Joseph T. Phillips, Substitute Trustee, exercising the power and authority vested in me, and in bar of the equities of redemption, statutory redemption, dower and homestead, do hereby quitclaim to the Grantee, its successors and assigns, all my interest in the following described real estate located in the city of Nashville, county of Davidson, State of Tennessee:

> LAND in Davidson County, Tennessee, being Lot No. 21A on the Plan of Cooper Lane Estates Zone Lot Division of Lots 9, 12, 17, 19, 20 and 21, of record in Plat Book 5200, Page 567 and amended in Plat Book 6900, Page 210, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> The property address is believed to be:
> 2342 Cooper Terrace, Nashville, Tennessee 37216

For source of Grantor's equitable interest in the property, reference is made to Book 10575, Page 933, Register's Office of DavidsonCounty, Tennessee. The legal description is unchanged from prior deed of record.

The Substitute Trustee does hereby quitclaim unto Grantee all of his right, title and interest in the said property and not further or otherwise and subject to any governmental zoning or subdivision ordinances or regulations in effect thereon and further subject to any unpaid taxes or assessments owing on the property.

IN WITNESS WHEREOF, I, Joseph T. Phillips, Substitute Trustee, have executed this instrument to be effective the date first above written.

Joseph T. Phillips, Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

Before me, personally appeared Joseph T. Phillips, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument in behalf of himself as Substitute Trustee, and acknowledged that he executed the same as his free act and deed for the purposes therein contained.

WITNESS my hand and seal, at office, this 9th day of December, 2002.

Notary Public

My Commission Expires:

[AFFIX SEAL]

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

I hereby swear or affirm that, to the best of my knowledge, information and belief, the actual consideration for this transfer is $33,300.00.

Joseph T. Phillips, Substitute Trustee

Sworn to and subscribed before me this 9th day of December, 2002.

Notary Public

My Commission Expires:

[AFFIX SEAL]