Tennessee
Map # 098-05-0027.00

Terry Kretzer
CHL: 3732969

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 30, 2001, and recorded in Instrument No. 20010206-0011437 in the Register's Office of Davidson County, Tennessee, Terry A. Kretzer, and husband Ricky C. Kretzer, conveyed to Arnold M. Weiss, Attorney, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on January 14, 2003, at the Main (South) Door of the Courthouse of 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 and best bidder for cash, at which sale BANK OF NEW YORK, AS TRUSTEE, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of ONE HUNDRED EIGHT THOUSAND FIVE HUNDRED DOLLARS AND 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by BANK OF NEW YORK, AS TRUSTEE of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Trustee, does hereby grant, bargain, sell and convey to the said BANK OF NEW YORK, AS TRUSTEE, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit: Being all of Lot No. 145 on the plan of a resubdivision of Lots 145 and 146, in the Lake Park Subdivision, Section 5 of record in Book 4885, Page 148, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot. Restrictive Covenants of record in Book 5018, Page 630, Register's Office for Davidson County, Tennessee. Plan of record in Book 4885, Page 148, Register's Office for Davidson County, Tennessee. This conveyance is made subject to any and all zoning regulations, building restrictions, and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

Ricky Kretzer and Terry Kretzer obtained title to the above referenced real estate by Deed of record in Book 11212, Page 747, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 01/28/03 08:25 2pgs
Fees:13.00 Taxes:401.45
20030128-0011276

Subject to any unpaid taxes.

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 BANK OF NEW YORK, AS TRUSTEE, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Trustee, but not further or otherwise.

The said Trustee has applied the consideration as follows:

Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	107,695.00
	$108,500.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Trustee, has on January 14, 2003 hereunto set his hand and seal.

ARNOLD M. WEISS, Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 14, 2003 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

MARCI HARPER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 8-3-05

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
5904 New Hope Court,
Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

BANK OF NEW YORK, AS TRUSTEE
C/O COUNTRYWIDE HOME LOANS, INC.
7105 CORPORATE DRIVE PTX-B-32
PLANO, TX 75024

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 108,500.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14 DAY OF JAN, 2003
NOTARY PUBLIC
MY COMMISSION EXPIRES

MARCI HARPER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 8-3-05