SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on December 9, 1997, Levoy L. Dewey and wife, Nelva C. Dewey, executed to I. Dyke Tatum, Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is of record in Book 10730, Page 142 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20021111-0138784 in said Register's Office the above named trustee was replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr., and Mary K. Alissandratos, as substitute trustees, any one of whom is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, Union Planters Bank, National Association as the owner by assignment thereof, requested the undersigned to advertise and sell the security according to the terms thereof; and

WHEREAS, in accordance with said request, the said real estate described in said Deed of Trust was advertised for sale in THE NASHVILLE RECORD, a newspaper published in Nashville Tennessee, the first insertion appearing on December 12, 2002, and subsequent insertions appearing on December 19, 2002, and December 26, 2002, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at ten thirty o'clock (10:30 a.m.) on Tuesday, January 7 2003, being the time and at the main entrance of the Court House, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisement, the undersigned offered said real estate for sale in accordance with all the terms and requirements in said Deed of Trust and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to Union Planters Bank, National Association at and for the sum of $69,750.00, which is the highest and best bid in connection therewith;

NOW, THEREFORE, the undersigned in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains, sells, conveys, and confirms unto said Union Planters Bank, National Association, the following real estate situated and located in Davidson County, Tennessee, to-wit:

Davidson County DEEDTRS
Recvd: 02/11/03 10:23 3pgs
Fees:18.00 Taxes:258.08
20030211-0018592

Being Lot No. 15, on the Plan of Bell Knob, as of record in Plat Book 2854, Page 116, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Levoy L. Dewey and Nelva C. Dewey, husband and wife, by Warranty Deed of record in Book 10182, Page 932 in the Register's Office of Davidson County, Tennessee.

The conveyance of the aforesaid property is subject to unpaid property taxes, assessments, subdivision restrictions, building lines, and easements of record in the Davidson County Register's Office.

IN WITNESS WHEREOF, Mary K. Alissandratos, as Substitute Trustee has hereunto set her hand this the 7th day of January, 2003.

Mary K. Alissandratos
MARY K. ALISSANDRATOS
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 7th day of January, 2003, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Mary K. Alissandratos, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed as Substitute Trustee.

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

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TN
My Commission Expires Sept. 27, 2006

My Commission Expires:
9-27-05

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $69,750.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mary K. Alexandratos
AFFIANT

Subscribed and sworn to before me on this 7th day of January, 2003.

NOTARY PUBLIC

ROSE A. BYBEE NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN My Commission Expires Sept. 27, 2005

My Commission Expires:
9-27-05

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PROPERTY ADDRESS:	1270 Good Morning Drive Nashville, TN 37207
OWNER AND MAIL TAX NOTICE TO:	Union Planters Bank, National Association 215 Forest Street Hattiesburg, MS 39401
PREPARED BY AND RETURN TO:	Wyatt, Tarrant & Combs, LLP 1715 Aaron Brenner Drive, Suite 800 Memphis, TN 38120

Tax Parcel ID: 041-07-0-003.00