FILE NO.: 474.012505TN\bab
LOAN NO.: 10982446\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN,
L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 02/12/03 08:54 2pgs
Fees:13.00 Taxes:409.20
20030212-0019145

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 20, 2000, and recorded in the Register's Office of Davidson County, TN, at Instrument No. 200004260041306, ("Deed of Trust"), Carmen Melissa Whittaker conveyed to Tim Ferguson, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **Homeside Lending,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No.** 20030212-0019144 in the Register's Office of Davidson County, TN; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on 1/2/03, 1/9/02, 1/16/03
, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 30, 2003, at the Main South entrance in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Homeside Lending**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 110,595.83; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Homeside Lending as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Homeside Lending,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

A certain tract or parcel of land in Davidson County, Tennessee, described as follows to-wit: Being Lot No. 42 on the Plan of Section Two, Greenwood Hills, as shown by plat and survey of record in Book 4955, Page 31, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot. Said Lot No. 42 fronts 53.33 feet on the northerly margin of Atkins Drive and extends back 205.00 feet on the easterly line and 199.62 feet on the westerly line to a dead line in the rear, measuring 92.90 feet thereon. Being the same property conveyed to Carmen Melissa Whittaker from Melburne Dewayne Whittaker, Jr.. by quitclaim Deed dated July 12, 1997 and recorded October 17, 1997 in Book 10649, Page 244 Register's Office for Davidson County, Tennessee. Also acquired in Book 8903, Page 498 Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No.10649 in the Register's Office of Davidson County, TN.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Homeside Lending,** its successors and assigns forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.,** Substitute Trustee, has hereunto set his hand, this 30th day of January, 2003.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 30th day of January, 2003, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

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

ANGELIA D THACKER NOTARY PUBLIC GWINNETT COUNTY, GA COMM. EXP. 07-08-06

Notary Public

My Commission Expires: _____

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 110,595.83, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 30TH DAY OF JANUARY 2003.

ANGELIA D THACKER NOTARY PUBLIC GWINNETT COUNTY, GA COMM. EXP. 07-08-06

Notary Public

My Commission Expires: _____

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MSP No.: 474.012505TN (Whittaker)
Lender Loan No.: 10982446
Property Address: 3917 Atkins Drive, Nashville, TN 37211
Tax Parcel ID No.: 133-12-200

Mail Tax Notices To and Property Owner:
HomeSide Lending, Inc.
8120 Nations Way, Bldg 100
Jacksonville, FL 32256