RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Terry Bandy

GRANTEE(s)
First Horizon Home Loan Corp.

Davidson County DEEDTRS
Recvd: 02/13/03 13:44 3pgs
Fees:18.00 Taxes:172.42
20030213-0019901

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 17, 2001 and recorded on July 26, 2001 as Instrument No. 20010726-0079584 in the Register's Office of Davidson County, Tennessee, Terry Bandy conveyed to Forquer and Green, as Trustee for First Horizon Home Loan Corporation, 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, the holder of the debt secured has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on January 9, 2003 as Instrument No. 20030109-0003864 in the Register's Office of Davidson County, Tennessee; 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 has 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 notice was given that the sale was to be held on January 22, 2003 at the Davidson County Courthouse in Nashville, 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 time the said property was struck off and sold to First Horizon Home Loan Corp., at and for the sum of $46,600.00, that being the highest and best bid offered; and

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

NOW, THEREFORE, in consideration of the premises and the payment by First Horizon Home Loan Corp. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said First Horizon Home Loan Corp., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot Number 13 of an Addition to and Revision of certain lots of the H.G. McNabb Subdivision, of record in Book 1130, Page 79, Register's Office for said County. Said Lot fronts 75 feet on the East side of Harlin Drive and runs back between lines 165.6 feet on the North line and 167.3 feet on the South line to a dead line in the rear measuring 74.97 feet thereon. Being the same property conveyed to Katherine Wade, a widow and Terry Bandy, unmarried by Quitclaim Deed from Katherine Wade, dated March 26, 2001, recorded April 4, 2001, Instrument Number 20010404-0032701, Register's Office for Davidson County, Tennessee. Also being the same property conveyed to Katherine Wade, a widow by QuitClaim Deed from Norma Jean Stuteville, dated August 2, 1999, recorded August 6, 1999, Book 11609, Page

561, Register's Office, Davidson County. Also being the same property conveyed to Terry Bandy, a single person, by Quit Claim Deed from Katherine Wade, dated July 17, 2001, recorded July 25, 2001, Instrument Number 20010726-0079583, Davidson County Register's Office.

Commonly known as: 3002 Harlin Drive, Nashville, Tennessee 37211

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto First Horizon Home Loan Corp., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 22 day of Jan, 2003.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 22 day of Jan, 2003.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-201

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $46,600.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 22 day of Jan, 2003.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-201

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Horizon Home Loan Corp.
4000 Horizon Way
Irving, TX 75063

Parcel No. 119-13-43.00

DSTDeedforPMI_mhouston_030204_ 832

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388