41
CB

Davidson County DEEDTRS
Recvd: 02/18/03 11:23 3pgs
Fees:18.00 Taxes:157.25
20030218-0020823

THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED, PLLC
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank 230 Fourth Avenue, North Nashville, TN 37219	SAME	81-15/226

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Instrument Number 20010911-0098438, Register's Office for Davidson County, Tennessee (hereinafter referred to as ("Deed of Trust''). Said Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $50,260.30.

WHEREAS, by and through the above described Deed of Trust, the grantor, Dorothy Ruth Jennings (the "Borrower") conveyed the real property described herein to George R. Archer, Jr., Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint Amy Smith as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record in Instrument Number 20030103-0001046, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property for sale in the "Nashville Record" on January 9th, January 16th, and January 23rd, 2003, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Trustee and/or her agent, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 5th day of February, 2003, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank, did place the highest bid for the subject property, being the sum of $42,500.00;

NOW THEREFORE, for and in consideration of the sum of $42,500.00, the Substitute Trustee and/or her agent has bargained and sold, and by these present do transfer and convey unto the said SouthTrust Bank, the Grantee herein, its successors and assigns, the property described as follows:

> Land in Davidson County, Tennessee, being the easterly 34.5 feet of the westerly 97.5 feet of Lot No. 382 on the Map of McGavock, Wetmore and Others' 2nd Addition to Nashville, called the "Town of McGavock", as of record in Book 21, page 41, Register's Office for said County, and described according to a survey and plat by Norris Hickerson, Surveyor, August 20, 1949, as follows:

Beginning at a point 107 feet westerly of the west margin of 17th Avenue North, running thence with the southerly margin of Cockrill Street N 52 deg. E 34.5 feet to a point; thence S. 38 deg. E. 75 feet to a point in the northerly margin of an alley, said point being 97.5 feet easterly of a 16-foot alley, running thence with northerly margin of alley, S 52 deg. W. 34.5 feet to a point, running thence N 38 deg. W 75 feet to a point of beginning.

Being the same property conveyed to Matthew B. Jennings and wife, Dorothy Ruth Jennings, by Deed of record in Book 7292, page 528, Register's Office of Davidson County, Tennessee. The said Matthew B. Jennings having since died.

This conveyance is made subject to (1) unpaid taxes; (2) All matters appearing on the Plan of record in Plat Book 21, page 528, said Register's Office.

This is improved property known as: 1705 Cockrill Street
Nashville, TN 37208

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes. The transfer is "as is" and without warranties of any kind.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantee, its heirs and assigns, forever.

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

WITNESS, my hand this 10 day of February, 2003.

Amy Smith, Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named **Amy Smith**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged herself to be the Trustee under the above referenced Deed of Trust, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 10TH day of February, 2003.

TONI L. BUGGS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 5-29-05

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $42,500.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Amy Smith, Trustee

Sworn to and subscribed before me this 10TH day of February, 2003.

TONI L. BUGGS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 5-29-05