THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

NAME: Robert M. McCarthur
And Wife, Chitquita D.

McCarthur

S&K#: 02-3761
LOAN#: 9264000051

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated January 17, 2001, recorded in Instrument No. 20010122-0006461, Register's Office of DAVIDSON County, Tennessee, Robert M. McCarthur and Chitquita D. McCarthur, husband and wife, conveyed to Emmett James House and Bill R. McLaughlin, Trustee, 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 appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20030108-0003251, in the Register's Office of DAVIDSON County, Tennessee; 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 sale Deed of Trust by which advertisement the sale was appointed to be held on February 12, 2003, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 Union Planters Bank, N.A., whose address is 215 Forrest Street, Hattiesburg, MS 39401, at and for the sum of $108,750.00, that being the highest and best bid offered; 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 Substitute 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 Union Planters Bank, N.A., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Union Planters Bank, N.A., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being the westerly 25 feet of Lot Number 18, all of Lot Number 19 and the easterly 25 feet of Lot Number 20 on the plan of Jones & Bradford's Subdivision, as of record in Book 161, Page 142, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

This legal description is identical with that in Trust Deed recorded in Instrument No. 20010122-0006461, Register's Office of DAVIDSON County, Tennessee.

Davidson County DEEDTRS
Recvd: 02/21/03 10:24 2pgs
Fees:13.00 Taxes:402.38
20030221-0023059

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20010122-0006461, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Instrument No. 20010122-0006460, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Union Planters Bank, N.A., its successors and assigns, in fee simple forever, to whom the said Denise Griffin, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on February 12, 2003.

Denise Griffin, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 12, 2003, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

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

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN My Comm. Exp. 12-20-05

12/20/05
My commission expires Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $108,750.00, 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 February 12, 2003.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN My Comm. Exp. 12-20-05

12/20/05
My commission expires Notary Public

PROPERTY ADDRESS: 1010 West Greenwood Avenue, NASHVILLE, TN 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
**Union Planters Bank, N.A.**
**215 Forrest Street**
**Hattiesburg, MS 39401**

S & K #:02-3761
Map & Parcel - 83-1/70