This Instrument Prepared By:

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Davidson County DEEDTRS
Recvd: 03/07/03 16:12 2pgs
Fees:13.00 Taxes:66.60
20030307-0030697

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows:	Send Tax Bills To:	Map-Parcel Nos.
First Tennessee Bank, N.A. 607 Market Street Suite 700 Knoxville, TN 37902	Same	Map No. 072-14-0 Parcel 189.00

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $18,000.00.

Affiant

Subscribed and sworn to before me, this 4th day of March, 2003.

Notary Public

My Commission Expires: January 28, 2006

WHEREAS, by Deed of Trust dated October 19, 2000, and recorded in Instrument No. 20001026-0106213, Register's office for Davidson County, Tennessee, Kenneth A. Mitchell, conveyed to T. Larry Edmondson, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee of instrument recorded in Instrument No. 20011003-0107520, said Register's office; 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust, and said advertisement appeared in the Nashville Record on January 23, 2003, January 30, 2003, and February 6, 2003; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 27th day of February, 2003, at 10:00 o'clock A.M. at the south front door of the Davidson County Courthouse, 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 sale, First Tennessee Bank, N.A., being the highest and best bidder became the purchaser of said property at and for the sum of Eighteen Thousand Dollars ($18,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto First Tennessee Bank, N.A., the following real estate:

The following described real estate situate, lying and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being part of Lot No. 41 on

the Plan of H. M. Doak's Subdivision, as of record in Book 332, Page 22, Register's Office for said County, described according to a survey made by John Kohl, dated October 21, 1971, as follows: Beginning on the Westerly margin of Chapel Avenue, at an iron pin located at the corner of Lot Nos. 40 and 41; thence, with the line between said two lots, South 3 deg. 00' West, 132.7 feet to an iron pin; thence, North 84 deg. 10' East 59.8 feet to an iron pin in the Westerly margin of Chapel Avenue, thence, with said Avenue, North 23 deg. 00' West 137 feet to the beginning.

Being the same property conveyed to Ken A. Mitchell, by deed from Andrew M. Cuomo, Secretary of Housing and Urban Development, of record in Book 11738, Page 192, Register's Office for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all homestead, dower, equitable right of redemption, statutory right of redemption, marital share and all other exemptions and redemptive rights of every kind in the maker of said Deed of Trust, and all persons claiming through and under said maker.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First Tennessee Bank, N.A., its successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to the condition, location or set back of improvements on the property. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto se his hand and seal, this 4th day of March, 2003.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, Shelley L. Orr, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 4th day of March 2003.

Notary Public

My Commission Expires: January 28, 2006