02-1799-RAT

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 83-7 277
409 ROSEBANK AVENUE
NASHVILLE, TN 37206

NO MORTGAGE
New Owner - Send Tax Bills:
KEY BANK USA, N.A.
2 GATEHALL DRIVE
PARSIPPANY, NJ 07054

Davidson County DEEDTRS
Recvd: 04/01/03 11:51 2pgs
Fees:13.00 Taxes:421.80
20030401-0042665

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on July 12, 1999, TITLE ENTERPRISE SERVICES CO., LLC, was named Trustee in a Deed of Trust of even date executed by GENE J. LAWSON AND RACHEL N. LAWSON conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $114,300.00, principal and interest at 10.450% per annum on the unpaid balance, said Deed of Trust being recorded in Book 11583, Page 813 in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT 20030311-0032168 in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3)successive publications, namely: March 6, 2003 / March 13, 2003 / March 20, 2003, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on April 1, 2003, at 11:00 AM, at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time KEY BANK USA, N.A., 2 GATEHALL DRIVE, PARSIPPANY, NJ 07054, submitted the highest and best bid in the amount of $114,000.00

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to KEY BANK USA, N.A. its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

BEING THE EASTERLY 69 FEET OF LOT NO. AND THE WESTERLY 51 FEET OF LOT NO. 11 ON THE MAP OF ROSELAWN, AS OF RECORD IN BOOK 2133, PAGE 01, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID PARTS OF SAID LOTS ADJOIN AND FRONT TOGETHER 120 FEET ON THE SOUTHERLY LINE OF ROSEBANK AVENUE AND RUNS BACK 102.7 FEET ON THE WESTERLY LINE OF SAID PART OF LOT NO. 10 AND 169.6 FEET ON THE EASTERLY LINE OF SAID PART OF LOT NO. 11 TO A DEAD LINE IN THE REAR, MEASURING 137.2 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO GENE J. LAWSON AND WIFE, RACHEL N. LAWSON BY DEED FROM PHILLIP L. POTTER AND WIFE, MICHELE L. POTTER OF RECORD IN BOOK 10357, PAGE 28, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to KEY BANK USA, N.A. all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, on April 1, 2003.

I. DYKE TATUM
Substitute Trustee

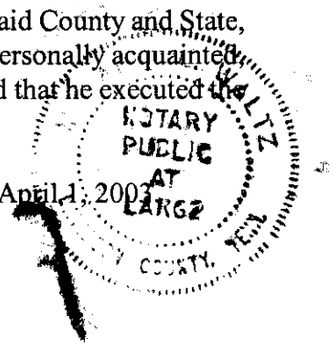
STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , I. DYKE TATUM, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, on April 1, 2003.

Melanie L Waltz
Notary Public



My Commission Expires: 11/25/06

STATE OF TENNESSEE

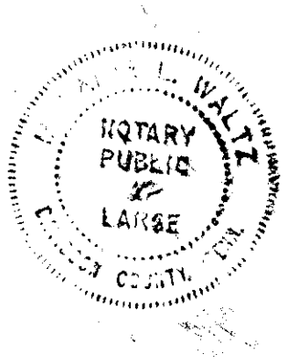
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $114,000.00

Affiant

Subscribed and sworn to before me, this day of April 1, 2003.

Melanie L Waltz
Notary Public



My Commission Expires: 11/25/06

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, CHARLOTTE AVENUE
NASHVILLE, TN 37203