Tennessee
Map # 30-0-118

Charles Keathley
McCurdy & Candler
#0240304488

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 18, 2001, and recorded in Instrument No. 20011114-0124714 in the Register's Office of Davidson County, Tennessee, Charles E.Keathley and Margaret Keathley, conveyed to Atlantic Assurance Company, Trustee(s), 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 NO.# 20030311-0032288 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on April 8, 2003, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of the Courthouse of Davidson County, 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 Centex Home Equity Company,LLC, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of ONE HUNDRED NINE THOUSAND NINE HUNDRED DOLLARS AND 00/100; 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 Centex Home Equity Company,LLC of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Valerie Ann Spicer, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Centex Home Equity Company,LLC, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Whites Creek, County of Davidson, State of Tennessee, to-wit:

Situated in the 14th, formerly 24th Civil District of Davidson County, Tn. On the Northeast side of the White's Creek Pike, described as follows: Beginning at a stake in the center of said pike 75-1/2 poles in a Northwestwardly course from the end of the rock walls, W.S. Whiteman's Corner; thence north 46 degrees east passing a stone at 2 poles in all, 12 poles to a stone with elm sweet gum and hackberry pointers; thence north 44 degrees west 13-1/3 poles to a stone with 3 elm pointers; thence south 46 degrees west 12 poles to the center of said pike; thence with said pike, south 44 degrees east 13-1/3 poles to the beginning.

Charles Keathley obtained title to the above referenced real estate by Deed of record in Book: 4625, Page: 447, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 04/23/03 19:39 2pgs
Fees:13.00 Taxes:406.63
20030423-0054889

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Centex Home Equity Company,LLC, its successors and assigns in fee simple forever, to whom the said Valerie Ann Spicer, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	109,083.00
	$109,900.00

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

IN WITNESS WHEREOF, the said Valerie Ann Spicer, Substitute Trustee, has on April 8, 2003 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On April 8, 2003 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Valerie Ann Spicer 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 the day and year above written.

NOTARY PUBLIC

BRENDA DOYLE NOTARY PUBLIC AT LARGE MY COMM. EXP. 11-14-04 SHELBY CO. TN

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
4747 Whites Creek Pike,
Whites Creek, Tennessee 37189

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Centex Home Equity Company,LLC
C/O MCCURDY & CANDLER, L.L.C.
250 EAST Ponce De Leon Avenue
Suite 600
Decatur, GA 30030

Mortgagee: None

Return to

This instrument prepared by:
Arnold M Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 109,900.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF April 17, 20 03

NOTARY PUBLIC Brenda Doyle

MY COMMISSION EXPIRES 11-14-04

BRENDA DOYLE NOTARY PUBLIC AT LARGE MY COMM. EXP. 11-14-04 SHELBY CO. TN