This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427
5057112)

Davidson County DEEDTRS
Recvd: 06/04/03 07:51 3pgs
Fees:18.00 Taxes:220.15
20030604-0075982

SUBSTITUTE TRUSTEE'S DEED

On the 31st day of August, 1995, EDWINA FARMER executed a Deed of Trust to James A. Crislip, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in Book 9787, Page 679 and James A. Crislip, Jr. of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in Instrument No. 20020610-0070391.

The property is known as 813 32nd Avenue North, Nashville, TN 37209 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in The Nashville Record newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on January 23, January 30 and February 6, 2003. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, February 21, 2003 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse at the South steps in Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to EMC MORTGAGE CORPORATION for the sum of $59,500.00, which was the highest and best valid bid offered, and the EMC MORTGAGE CORPORATION has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, James A. Crislip, Jr., Substitute Trustee, does hereby bargain, sells, and conveys unto the said EMC MORTGAGE CORPORATION, the property above mentioned and now more fully described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOTS NOS. 3 AND 4 BLOCK 2, ON THE PLAN OF FISK UNIVERSITY PLACE, AS OF RECORD IN BLOCK 421, PAGES 4 AND 5, REGISTERS OFFICE FOR SAID COUNTY.

SAID LOTS ADJOIN AND FRONT TOGETHER 50 FEET ON THE WEST SIDE OF 32ND AVENUE NORTH AND RUN BACK BETWEEN PARALLEL LINES, 150 FEET TO AN ALLEY.

Being the property described by deed of record in BOOK 5846, PAGE 22 and in BOOK 10850, PAGE 230 in the Register's Office for Davidson County, TN.

Parcel No. 92-05-287.00

The said James A. Crislip, Jr., Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

NOTICE: This sale and conveyance is subject to a Federal Tax Liens which were recorded in the Register's Office of Davidson County, Tennessee in Book 10518 Page 59 and in Book 1170, Page 749. Notice of the Trustee's foreclosure sale has been given to the Internal Revenue Services as provided for in 26 § U.S.C. 7425 (b). Under the provisions of 26 § U.S.C. 7425 (d) (1), the United States has the right to pre-empt the purchaser for a period of 120 days. A copy of the notice sent and response received is attached as Exhibit "A".

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said James A. Crislip, Jr., Substitute Trustee, has hereunto set his hand this 21ST day of February, 2003.

JAMES A. CRISLIP, JR., SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 21st day of February, 2003, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared James A. Crislip, Jr., Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

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

NOTARY PUBLIC

LINDA STUNDAHL NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN My Commission Expires July 11, 2006

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, **$59,500.00** which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 21st day of February, 2003.

NOTARY PUBLIC

LINDA STUNDAHL NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN My Commission Expires July 11, 2006

FOR REGISTER'S USE ONLY

Property known as:
813 32nd Avenue North
Nashville, TN 37209

GRANTEE & Send Tax Notice to:

EMC Mortgage Corporation
P.O. Box 141358
Irving, TX 75014-1358

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427

Crislip, Philip & Associates

Attorneys at Law
John B. (Bucky) Philip
Paul N. Royal
Associates:
James A. Crislip, Jr.
Benjamin T. Wages
Office Manager:
Linda Stundahl

4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
Office: (901) 525-2427
Facsimile: (901) 255-9306
E-Mail: jbp@crislipphilip.com
James A. Crislip (1926-1998)

January 17, 2003

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7000 0520 0017 7712 2504

ATTN: P. JACKSON
INTERNAL REVENUE SERVICE
Rm 285 US Courthouse
801 Broadway STOP 53
Nashville, Tennessee 37203

RE: FORECLOSURE SALE
BANKERS TRUST COMPANY OF CALIFORNIA, NA
Edwina Farmer
Liens recorded in Book 10518, Page 59 & Book 11707, Page 749

Dear Sir/Madam:

We are commencing foreclosure on real estate owned by Edwina Farmer, 813 32nd Avenue North, Nashville, TN, being more particularly described as follows:

See attached Exhibit "A"

We do not have an abstract but a foreclosure reference reveals Edwina Farmer acquired the property by deed dated 11/07/89 and recorded in Book 7978 Page 200 in the Register's Office of Davidson County, Tennessee.

A mortgage is held by Distribution Unlimited Co. in the original amount of $4,000.00, dated 07/05/89 and recorded in Book 7978, Page 200 in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

A mortgage is held by Bankers Trust Company of California, NA in the original amount of $35,900.00, dated 08/31/95, and recorded in Book 9787, Page 679 in the Register's Office of Davidson County, Tennessee. The balance owed is set out below. **A copy of the Deed of Trust is enclosed.**

The next instrument of record is an order of judgment held by Howard E. jones, Sr., filed against Edwina Jones Farmer, et al, in the amount of $20,000.00 dated 03/23/98, and recorded in Book 10850, Page 233, in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

The next instrument of record is a Federal Tax Lien, Internal Revenue Service The pertinent information is as follows:

Instrument No.	Date Filed	Serial No.	Identifying No.	Amount
10518/749	07/03/97	629726290	62-1484586	$21,001.11

This lien is filed against Lajuanda D. Davidson & Dominique Day Care.

We are enclosing two (2) copies of each Federal Tax Lien of record.

The next instrument of record is a Federal Tax Lien, Internal Revenue Service The pertinent information is as follows:

Instrument No.	Date Filed	Serial No.	Identifying No.	Amount
11707/749	10/19/99	629946438	62-1484586	$10,429.90

This lien is filed against Lajuanda D. Davidson.

We are enclosing two (2) copies of each Federal Tax Lien of record.

The next instrument of record is an order of judgment held by Peggy McMillan, filed against Barbara J. Jones, dated 03/06/01 in the amount of $9,504.31, and recorded in Instrument No. 200103060021075, in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

The next instrument of record is an order of judgment held by AC Service & Installation, filed against Barbara J. Jones, dated 03/06/01 in the amount of $1,362.00, and recorded in Instrument No. 200204050042126, in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

We do not have a current appraisal and the current value is unknown. Our client does not desire to venture an opinion.

The amount due our client is approximately $35,852.67 and is broken down as follows:

Balance	$34,232.67
Attorney's Fee & Trustee's Fee (Est.)	1,000.00
Publication (Approx.)	400.00
Foreclosure Reference	200.00
Miscellaneous	20.00

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
Washington, D.C. 20224

SMALL BUSINESS/SELF-EMPLOYED DIVISION

February 6, 2003

Crislip, Philip & Associates
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117

Dear Mr. Royal:

This is to acknowledge receipt of your correspondence dated January 17, 2003 regarding LaJuanda Davidson, 813 32nd Avenue North, Nashville, Tennessee 37218, TIN 62-1484586. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown below.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487, by calling 1-800-TAX-FORM. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact P. Jackson, badge number 62-09322, telephone number, (615)250-5749, fax to (615)250-5406, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

K. Scott Franks
Technical Services Group Manager

Enclosure

We are commencing to advertise and sale the above property for cash to the highest and best bidder at a trustee's foreclosure sale to be held on Friday, February 21, 2003 at 12:00 o'clock in the South lobby of the Davidson County Courthouse at the South Steps, Nashville, Tennessee.

The notice requirements of 26 U.S.C § 7425 (b) is being complied with.

We trust the foregoing complies with the requirements of 26 U.S.C. §7425 and the subsections thereof and that you will see your way clear to consent to the sale of this property free of the Federal Tax Lien.

Very truly yours,

Paul N. Royal
/tp
Enc.
G:\wp51\I.R.S TAX LIEN LETTERS\FARMER, EDWINA.wpd

EXHIBIT
"A"