THIS INSTRUMENT PREPARED BY
LAW OFFICES OF SHAPIRO & KIRSCH
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Davidson County DEEDTRS
Recvd: 06/26/03 10:56 2pgs
Fees:13.00 Taxes:176.75
20030626-0088258

NAME: Pedro A. Rivera

S&K#: 03-1456
LOAN#: 18629749

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated November 6, 1998, recorded in Book 11197, Page 413, Register's Office of DAVIDSON County, Tennessee, Pedro A. Rivera, conveyed to Doris M. Freeman, 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 No. 20030514-0065609, 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 June 18, 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 Henry McKinnon, Married, whose address is 721 Stirrup Court, Nashville, TN 37221-1912, at and for the sum of $47,769.89 that being the highest and best bid offered; and,

WHEREAS, the purchaser, 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 Henry McKinnon, Married, 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 Henry McKinnon, Married, his heirs, 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:

Lot Number 65 of Block H on the Map of Lindsley Property, as of record in Plan Book 2, Page 92, Register's Office for Davidson County, Tennessee.

Said Lot Number 65 fronts 50 feet on the south side of Russell Street and runs between parallel lines 160 feet to an alley.

This legal description is identical with that in Trust Deed recorded in Book 11197, Page 413, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 11197, Page 413, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 11197, Page 410, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens.

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 Henry McKinnon, Married, his heirs, 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 June 18, 2003.

Denise Griffin, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 18, 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 the day 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 $47,769.89, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Henry E. McKinnon
Affiant

Subscribed and sworn to before me on the 26th day of June, 2003.

OCTOBER 25, 2003
My commission expires:

KIM R. CONRAD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

PROPERTY ADDRESS: 1404 RUSSELL STREET, NASHVILLE, TN 37206

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
**Henry McKinnon, Married**
**721 Stirrup Court**
**Nashville, TN 37221-1912**

S & K #:03-1456
Map & Parcel - 083-130-286.00

PREPARER'S NOTE: **IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.**