This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427
0003561040

Davidson County DEEDTRS
Recvd: 07/10/03 15:02 3pgs
Fees:18.00 Taxes:147.63
20030710-0095870

SUBSTITUTE TRUSTEE'S DEED

On the 29th day of June, 1999, GEORGE ALTON DANIEL and wife, ANNA SUE DANIEL executed a Deed of Trust to Michael M. White, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in Book 11572, Page 813 and Paul N. Royal 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. 20030416-0051047.

The property is known as 1219 Joseph Avenue, Nashville, TN 37207 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 May 8, May 15, and May 22, 2003. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, May 30, 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 THE PROVIDENT BANK d/b/a PCFS FINANCIAL SERVICES, INC. for the sum of $39,900.00, which was the highest and best valid bid offered, and the purchaser, THE PROVIDENT BANK d/b/a PCFS FINANCIAL SERVICES, INC. has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the said THE PROVIDENT BANK d/b/a PCFS FINANCIAL SERVICES, INC., the property above mentioned and now more fully described as follows:

Land in Davidson County, Tennessee, being Lot No. 111 on the Plan of Sharpe & Horn's Second Subdivision of the Lindsley Property in Northeast Nashville, of record in Book 161, page 53, Register's Office for Davdison County, Tennessee, to which reference is hereby made for a more complete and accurate legal description.

Being the property described by deed of record in Book 11105, Page 826, in the Register's Office for Davidson County, TN.

Parcel No. 71-15-303.00

The said Paul N. Royal, 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 lien or claim of lien filed by the State of Tennessee in the Register's Office of Davidson County, Tennessee in Book 4605, Page 04. Notice of the Substitute Trustee's foreclosure sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433 (b) (1). Sale of this land shall be subject to the preemption rights of the State of Tennessee as provided for in T.C.A. 67-1-1433 (c) (1). 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.

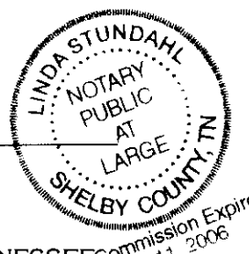
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 30th day of May, 2003.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 30th day of May, 2003, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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

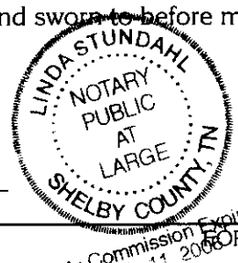
AFFIDAVIT OF VALUE

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, $39,900.00 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 30th day of May, 2003.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
1219 Joseph Avenue
Nashville, TN 37207

GRANTEE & Send Tax Notice to:

Provident Bank
PROVIDENT CONSUMER FINANCIAL SERVICES
One East Fourth Street
Cincinnati, OH 45202

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

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Facsimile: (901) 255-9306
E-Mail jbp@crislipphilip.com
James A. Crislip (1926-1998)

April 30, 2003

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7000 0520 0017 7712 4140

Mr. Loren L. Chumley
State of Tennessee, Department of Revenue
1200 Andrew Jackson Bldg.
Nashville, Tennessee 37242

RE: The Provident Bank v. George & Anna Daniel
Lien recorded in Book 4605, Page 4
Sales or Use Tax Account No.: 192-105-26070

Dear Ms. Chumley:

We are commencing foreclosure on real estate owned by George & Anna Daniel, 1219 Joseph Avenue, Nashville, TN 37207, being more particularly described as follows:

See attached Exhibit "A"

We do not have an abstract but a foreclosure reference reveals George & Anna Daniel acquired the property by Warranty deed dated 09/08/98 and recorded in Book 11105, Page 826 in the Register's Office of Davidson County, Tennessee.

A mortgage is held by The Provident Bank in the original amount of 60,000.00, dated 06/29/99, and recorded in Book 11572, Page 813 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 a State of Tennessee Department of Revenue tax lien. The pertinent information is as follows:

BOOK/PAGE	ENTITY ID	DATE FILED
4605/4	192-105-26070	05/30/72

This lien is filed against George & Lula Mai Daniel d/b/a George & Lula Mai Place, 715 5th Avenue South, Nashville, TN 37206. We are enclosing two (2) copies of the State of Tennessee tax lien of record.

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 $60,595.49 and is broken down as follows:

Balance	$58,975.49
Attorney's Fee & Trustee's Fee (Est.)	1,000.00
Publication (Approx.)	400.00
Foreclosure Reference	200.00
Miscellaneous	20.00

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, May 30, 2003 at 12:30 o'clock at 225 Polk Avenue (old Ben West Library Building) in downtown Nashville, Tennessee

The notice requirements of T.C.A. 35-5-104 (a) and T.C.A. 67-1-1433 (b)(c)(1) are being complied with.

We trust the foregoing complies with the requirements of T.C.A. 67-1-1401 et seq. and you will see your way clear to consent to the sale of this property free of the State of Tennessee tax lien.

Very truly yours,

Paul N. Royal
/tp
Enc.

S:\ASSISTANT TAX LIEN\DANIEL, GEORGE.wpd

REVENUE ENFORCEMENT DIVISION

PHIL BREDESEN
Governor

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

LOREN L. CHUMLEY
Commissioner

May 6, 2003

Paul N Royal
Crislip, Philip & Associates
4515 Popular Avenue, Suite 322
Memphis, TN 38117

Re: Foreclosure Sale of Property Owned by: **George & Anna Daniel**

Entity Number: **192-105-26070**

Dear Mr. Royal:

This is in reference to your letter dated April 30, 2003 regarding a foreclosure sale of property owned by the above-captioned taxpayer(s), pursuant to the provisions of T.C.A. 67-1-1401 et. seq..

The Tennessee Department of Revenue does not have any known liens filed against the taxpayer(s). The most recent lien was requested to be released on May 6, 2003 we are not in receipt of the book and page at this time however, the release has been sent to be recorded in Davidson County, Tennessee.

I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Becky Tellas, Supervisor
Special Procedures Section
Revenue Enforcement Division

BT/rp

c: *file*

EXHIBIT
Exhibit
"A"