Davidson County DEEDTRS
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Fees:18.00 Taxes:342.99
20030711-0096508

This instrument prepared by:

Kleinsmith & Associates, P.C.
6035 Erin Park Drive
Colorado Springs, Co 80918

INST. NO. 200003150026575

Responsible Taxpayer and Property Owner:
Tax Parcel No. 162.03-0-124.00

Name: State Street Bank and Trust Company as Trustee for Sovereign Bank Home Equity Loan Trust 2000-1

Address: c/o Mortgage Lenders Network
132 Welsh Road, #100
Horsham, PA 19044

Common Description: 300 Bart Drive
Antioch, TN 37013

Legal Description: Being Lot No. 381 on the Plan of Antioch Park, Section 5, as if record in Book 4460, page 58, Register's Office for said County, described as follows:
Beginning at a point in the northerly margin of Bart Drive, common corner of Lot Nos. 381 and 382; thence with the line between said two lots northerly 127.0 feet; thence North 24 degrees 49 minutes east 115.43 feet; thence South 69 degrees 54 minutes east 20.0 feet; thence with the line between Lots Nos. 380 and 381 southerly 215.0 feet to a point in the northerly margin of Bart Drive, thence with said margin westerly 64.0 feet and 13.00 feet to the point of beginning.

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $92,700.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, this
10th day of July, 2003

Notary Public
My Commission Expires: 10/21/03.

ANGENETTE LINAMAN NOTARY PUBLIC STATE OF COLORADO

SUCCESSOR TRUSTEE'S DEED

Whereas, by virtue of the power and authority vested under that Deed of Trust executed by **John Wayne Cunningham and Teresa M. Cunningham** dated **03/07/2000** and recorded **03/15/2000** at Instrument No. **200003150026575**, Register's Office of Davidson County, Tennessee, given to secure payment of a certain indebtedness evidenced by a promissory note set forth therein, payable to the order of **Mortgage Lenders Network USA, Inc.** default having been made in the performance of the terms and provisions of the Deed of Trust, demand having been made upon the said Debtor for payment in accordance with the provisions of the Deed of Trust, default having been made in the payment upon demand, said indebtedness described by the said Deed of Trust having been declared to be due and payable in accordance with the terms thereof, said default continuing without reinstatement, at the request of Holder of the note for the purpose of effecting payment of all sums due under the terms of the note and Deed of Trust, principal interest and costs of sale, Philip M. Kleinsmith, Trustee, did on Thursday, **July 10, 2003** at 10:00 a.m. pursuant to the advertisement published in the **Nashville Record News** and sent by mail to the Debtor and lienors of record, offer for sale, at **Front Steps of Old Ben West Library Building, 225 Polk Avenue, Nashville**, TN, in bar of the equities of redemption, dower and homestead, the hereinafter described real estate, at which sale **State Street Bank and Trust Company as Trustee for Sovereign Bank Home Equity Loan Trust 2000-1** became the highest and best bidder(s) at and for the sum of **$92,700.00** and

WHEREAS, the proceeds of the sale were sufficient to satisfy all sums of principal, interest, attorney fees, costs and other sums accruing under the terms of the aforesaid Deed of Trust.

NOW THEREFORE, Philip M. Kleinsmith, Trustee, exercising the power and authority vested in him, and in bar of the equities of redemption, dower and homestead, does hereby sell, transfer , and convey unto **State Street Bank and Trust Company as Trustee for Sovereign Bank Home Equity Loan Trust 2000-1,** Grantee, the following described real estate, to wit:

Being Lot No. 381 on the Plan of Antioch Park, Section 5, as if record in Book 4460, page 58, Register's Office for said County, described as follows:
Beginning at a point in the northerly margin of Bart Drive, common corner of Lot Nos. 381 and 382; thence with the line between said two lots northerly 127.0 feet; thence North 24 degrees 49 minutes east 115.43 feet; thence South 69 degrees 54 minutes east 20.0 feet; thence with the line between Lots Nos. 380 and 381 southerly 215.0 feet to a point in the northerly margin of Bart Drive, thence with said margin westerly 64.0 feet and 13.00 feet to the point of beginning.

To HAVE AND TO HOLD said described real estate unto the Grantee, his successors and assigns, forever in fee simple

Sale was advertised and made as Trustee only, without covenants or warranties of title, express or implied, subject to any governmental zoning or subdivision ordinances in effect thereon and this conveyance is so made. However, Grantor, as Trustee, but not otherwise, hereby assigns and sets over to Grantee all of the

covenants and warranties contained in the Deed of Trust recorded at Instrument No. **200003150026575**, referred to therein.

IN WITNESS WHEREOF, Philip M. Kleinsmith, Trustee, has caused these presents to be executed this 10th day of July, 2003.

PHILIP M. KLEINSMITH, Trustee

STATE OF COLORADO)
COUNTY OF EL PASO)

Before me, Angenette Linaman, a Notary Public , duly appointed, commissioned, and qualified in and for the State and County aforesaid, personally appeared Philip M. Kleinsmith with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), to be the person described in and who executed the foregoing instrument and acknowledged that he executed same as his free act and deed.

This the 10th day of July, 2003.

ANGENETTE LINAMAN NOTARY PUBLIC STATE OF COLORADO

Notary Public

My Commission Expires: 10/21/03.