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CLB

THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED, PLLC
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 10/16/03 12:10 3pgs
Fees:18.00 Taxes:147.87
20031016-0153459

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
SouthTrust Bank 220 Wildwood Parkway Homewood, AL 35209	SAME	72-13/77

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to SouthTrust Bank ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record at Instrument Number 19991208-0300846, Register's Office for Davidson County, Tennessee (hereinafter referred to as ("Deed of Trust"). Said Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $44,692.50.

WHEREAS, by and through the above described Deed of Trust, the grantor, Kenneth G. Parrish and wife, Julie K. Schuffman (collectively the "Borrower") conveyed the real property described herein to D. W. McMackin, Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint Amy Smith as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record in Instrument Number 20030721-0101568, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property for sale in the "Nashville Record" on September 11, September 18, and September 25, 2003, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Trustee and/or her agent, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 8th day of October, 2003, appear and conduct the sale of the herein described property;

WHEREAS, SouthTrust Bank, did place the highest bid for the subject property, being the sum of $39,965.24;

NOW THEREFORE, for and in consideration of the sum of $39,965.24, the Substitute Trustee and/or her agent has bargained and sold, and by these present do transfer and convey unto the said SouthTrust Bank, the Grantee herein, its successors and assigns, the property described as follows:

> Land in Davidson County, Tennessee, being Lot No. 88 on the Plan of Trevecca Subdivision of Renraw, as shown on plat of record in Plat Book 421, pages 72 and 73, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.
>
> Being the same property conveyed to Kenneth G. Parrish by Deed of Record at Instrument No. 19991208-0300845, Register's Office for Davidson County, Tennessee.
>
> Possible Address: 1011 McClurkan Avenue, Nashville, Tennessee 37206

(The map, parcel and address above are believed to be correct; but same is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.)

This conveyance is made subject to (1) unpaid taxes; (2) All matters appearing on the Plan of record in Plat Book 421, pages 72 and 73, said Register's Office.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes. The transfer is "as is" and without warranties of any kind.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantee, its heirs and assigns, forever.

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

WITNESS, my hand this 15 day of October, 2003.

Amy Smith, Trustee

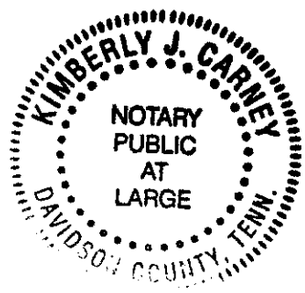
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named **Amy Smith**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged herself to be the Trustee under the above referenced Deed of Trust, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 15th day of October, 2003.

Notary Public

My Commission Expires: 3-31-07



STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $39,965.24. This is equal to or greater than the property would bring at a fair and voluntary sale.

Amy Smith, Trustee

Sworn to and subscribed before me this 15th day of October, 2003.

Notary Public

My Commission Expires: 3-31-07

KIMBERLY J. CARNEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.