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This Instrument Prepared By:

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Davidson County DEEDTRS
Recvd: 11/13/03 13:05 3pgs
Fees:18.00 Taxes:777.00
20031113-0166197

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows:	Send Tax Bills To:	Map-Parcel Nos.
Estate of Christine Fly c/o Marsha Disher, Executor 10018 Old White Horse Road Greenville, SC 29617	Same	Map No. 131-10 Parcel No. 70

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $210,000.00.

Affiant

Subscribed and sworn to before me, this 29th day of August, 2003.

Notary Public

My Commission Expires: 5/30/04

WHEREAS, by Deed of Trust dated June 5, 2000 and recorded in Instrument 20000607-0056947, Register's office for Davidson County, Tennessee, David Rutkowski and wife Stephanie Rutkowski; conveyed to George H. Cate, Jr., Trustee, the hereinafter described real property to secure the payment of a Deed of Trust Note and other indebtedness as described in said Deed of Trust and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument of record in Instrument No. 20021011-0125523, said Register's office, 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust and such ad appeared in the Nashville Record on July 31, 2003, August 7, 2003, and August 14, 2003; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 28th day of August, 2003, at 12:00 o'clock p.m. at the front door of the Davidson County Register of Deeds, Nashville, Tennessee; 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 sale, the Estate of Christine Fly, being the highest and best bidder became the purchaser of said property at and for the sum of Two Hundred Ten Thousand Dollars ($210,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto the Estate of Christine Fly, the following real estate:

Being Lot No. 74 on the Plan of Section II, First Addition, Seven Hills, as of record in Book 2663, Page 51, Register's Office for said County, and described as follows:

BEGINNING at a point in the southeasterly margin of General Lowrey Drive, at the corner of Lots Nos. 73 and 74; thence with the line between said lots, southeasterly 259.63 feet to the line of Lot No. 75; thence with the line between Lots Nos. 74 and 75, southwesterly 298 feet to the northeasterly margin of Burton Valley Road; thence with the margin of the same, northwesterly 172.61 feet to the beginning of a curve; thence around said curve, northerly 39.17 feet to the margin of General Lowrey Drive; thence with the margin of the same, northeasterly 172.76 feet to the point of beginning.

Being the same property a remainder interest in which was conveyed to David Rutkowski and wife, Stephanie Rutkowski, by Deed from Christine Fly, a life estate in which was reserved by the said Christine Fly, of record as Instrument No. 20006070056946, Office of the Register of Deeds for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all homestead, dower, equitable right of redemption, statutory right of redemption, marital share and all other exemptions and redemptive rights of every kind in the makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto the Estate of Christine Fly, its successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. The property is subject to all easements or restrictions of

record in the Register's Office. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 29TH day of AUGUST, 2003.

David M. Anthony
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, FRANCES E. GIST, a Notary Public in and for the said county and State, the within named bargainor, David M. Anthony, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 29TH day of AUGUST, 2003.

Notary Public

My Commission Expires: 5/30/04