FILE NO.: 220.0315070TN\jtw
LOAN NO.: 4000757361\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN,
L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 12/02/03 13:24 2pgs
Fees:13.00 Taxes:438.46
20031202-0173164

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 21, 2001, and recorded in the Register's Office of Davidson County, TN, at Book 20010629, Page 0069062, ("Deed of Trust"), Johanda S. Morman conveyed to Transcontinental Title, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **Fairbanks Capital Corp.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 20031103, Page 0161014**, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 10/23/03, 10/30/03, 11/06/03, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 20, 2003, at the At the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Fairbanks Capital Corp.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 118,502.51; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to **Federal National Mortgage Association,** his/her successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Fairbanks Capital Corp. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Federal National Mortgage Association,** his/her successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 87, Section Five, Whittemore Valley, as of record in Book 6250, Page 904, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description. Being the same property conveyed to Johanda S. Morman, by Warranty Deed from Gary M. Chiploetti and wife Marilee G. Chiploetti, dated February 7, 1997, and recorded February 11, 1997 in Book 10346, Page 765, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 10346, Page 762, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Federal National Mortgage Association,** his/her successors and assigns, forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.**, Substitute Trustee, has hereunto set his hand, this 20th day of November, 2003.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 20th day of November, 2003, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires:_____

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $118,502.51, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 20TH DAY OF NOVEMBER 2003.

Notary Public

My Commission Expires: _____

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MSP No.: 220.0315070TN (Morman)
Lender Loan No.: 4000757361
Property Address: 653 Roxanne Drive, Antioch, TN 37013
Tax Parcel ID No.: 162 - 11; 37.00

Mail Tax Notices To and Property Owner:
Fairbanks Capital Corp.
3815 South West Temple
Salt Lake City, UT 84115