This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
MEMPHIS, TN 38117
(901) 525-2427
7001704225)

Davidson County DEEDTRS
Recvd: 12/08/03 07:57 2pgs
Fees:13.00 Taxes:271.84
20031208-0175426

SUBSTITUTE TRUSTEE'S DEED

On the 21st day of August, 1998, THOMAS L. SMITH, Jr. and wife, EVELYN B. SMITH executed a Deed of Trust to John Lowe as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in BOOK 11078, PAGE 296 and John B. Philip 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 as Instrument No. 20021111-0138660.

The property is known as 4022 Meadow Hill Drive, Nashville, Tennessee 37218 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 November 21, November 28, and December 5, 2002. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, December 30, 2002 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse 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 Credit Suisse First Boston Mortgage Capital LLC for the sum of $73,471.00, which was the highest and best valid bid offered, and the Credit Suisse First Boston Mortgage Capital LLC, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said Credit Suisse First Boston Mortgage Capital LLC, the property above mentioned and now more fully described as follows:

Land in Davidson County, Tennessee, being Lot No. 72 on the Plan of Haynes Estates, Section 2, as of record in Book 4175, page 13, Register's Office for said County.

Said Lot No. 72 fronts 91 feet on the easterly side of Meadow Hill Drive and runs back between lines 144.83 feet on the northerly line and 100 feet on the southerly line to a line at the rear on which it measures 96.25 feet.

Being the property described by deed of record in Instrument BOOK 4355, PAGE 483, in the Register's Office for Davidson County, TN.

Parcel No. 59-09-52.00

The said John B. Philip, 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.

The proceeds of sale have been disbursed as required by law.

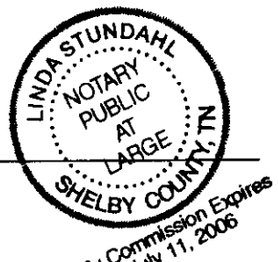
IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 13th day of December, 2002.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 13th day of December, 2002, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, 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

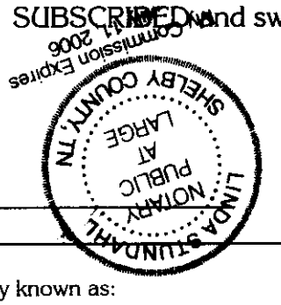
AFFIDAVIT OF VALUE

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, $73,471.00, 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 13th day of December, 2002.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
4022 Meadow Hill Drive
Nashville, Tennessee 37218

GRANTEE (new owner) & Send Tax Notice to:
Credit Suisse First Boston Mortgage Capital LLC
c/o Fairbanks Capital Corp.
3815 South West Temple
Salt Lake City, UT 84115-4412

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