Prepared By: T. Larry Edmondson
Attorney-at-Law
800 Broadway
Nashville, TN 37203

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PAR. NO.
Melissa Lockhart 514 Continental Drive Nashville, TN 37209	SAME	102-03-0.051.00

Davidson County DEEDTRS
Recvd: 12/09/03 15:49 3pgs
Fees:18.00 Taxes:377.77
20031209-0176643

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, default was made in the terms, conditions and payments provided for and made in a Deed of Trust dated July 24, 2001 executed by William T. Russell and wife, Glenda S. Russell, to James D. Harris, Trustee, of record in Instrument No. 20010724-0078619, Register's Office for Davidson County, Tennessee.

WHEREAS, Premier Bank of Brentwood, the owner and holder of the indebtedness secured by said Deed of Trust of record in Instrument No. 2001-0724-0078619, Register's Office for Davidson County, Tennessee, replaced said Trustee by naming T. Larry Edmondson, as Substitute Trustee by an instrument of record in Instrument No. 20030814-0117491, Register's Office for Davidson County, Tennessee; and

WHEREAS, T. Larry Edmondson, Substitute Trustee, caused said real property to be advertised in accordance with the provisions of said Deed of Trust, advertising in The Nashville Record three times on October 16th, October 23rd and October 30, 2003, that said property would be sold at 10:00 A.M, prevailing time on Thursday, November 13, 2003 at the outside door of the Register of Deeds Office, 501 Broadway, Nashville, Tennessee and was continued until December 4, 2003 at 10:00 A.M., to be knocked off and sold to the highest, best and last bidder for cash, and free from the equity of redemption, homestead, dower and all other exemptions as provided in said Deed of Trust; but subject to any and all mortgages, liens, claims and unpaid taxes, which may be a lien against said property.

WHEREAS, the Substitute Trustee personally appeared and offered said property For sale at public outcry and the highest, best and last bid received was the sum of One Hundred Two Thousand One Hundred and No/100 Dollars ($102,100.00) by Melissa Lockhart (hereinafter referred to as "Grantee") and said property was knocked off and sold to the Grantee.

NOW THEREFORE, in consideration of the premises and sum of One Hundred Two Thousand and One Hundred and No/100 Dollars ($102,100.00) cash in hand paid by the Grantee, T. Larry Edmondson, Substitute Trustee has this day sold and by these premises, does transfer and convey unto Grantee, its/their heirs and assigns, a certain tract or parcel of land situated in Davidson County, Tennessee, and described as follows:

Land in Davidson County, Tennessee, being Lot No. 1319 on the Plan of Charlotte Park, Section 17, of record in Book 3600, pages 21 and 22, Register's Office for said County.

Said Lot fronts 73.5 feet on the northerly side of Continental Drive and runs Back 156.4 feet on the westerly line and 154 feet on the easterly line to a Dead line on which it measures 82.2 feet.

Being the same property conveyed to William T. Russell by deed from Raymond C. Tidwell of record in Instrument No. 200107240078618, Register's Office for Davidson County, Tennessee.

The street address of the above described property is believed to be 514 Continental Drive, Nashville, Tennessee.

To have and to hold the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the Grantee, its/their heirs, successors and assigns, forever.

And the Substitute Trustee further covenants with the said Grantee that he is lawfully seized and possessed of said real property as Substitute Trustee only, and by the terms of the above-mentioned Deed of Trust, has a good right to sell and convey the same.

The Substitute Trustee further covenants and binds himself/his successors and assigns, to warrant and forever defend the title to said real estate to the Grantee, its/their heirs and assigns, against the lawful claims of any persons claiming by or through him as Substitute Trustee, but no further or otherwise; it being the intention of the Substitute Trustee, but no further or otherwise; it being the intention of the Substitute Trustee only to convey to Grantee no greater title in the subject real estate than he received as Substitute Trustee and that, as Substitute Trustee, he has the right to sell and convey.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes which exist as a lien against said property; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption or any governmental agent, state or federal; and any prior encumbrances that may exist against the property. This sale is also subject to any matter that an accurate survey of the premises might disclose.

Witness my hand this 4th day of December, 2003.

T. LARRY EDMONDSON
Substitute 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 T. Larry Edmondson, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and seal at office this 4th day of December, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 9-24-05

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $102,100.00.

AFFIANT

Sworn to and subscribed before me on this 4th day of December, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 9-24-05