Tennessee

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 21, 2001, and recorded in Instrument No. 20010914-0100130 in the Register's Office of Davidson County, Tennessee, Sara J. West and Raymond S. West, wife and husband, conveyed to Cumberland Title, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 20020424-0050785 in the Register's Office of said County; 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on November 12, 2002, at the Front Door of the Courthouse of Davidson County, 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 Jerry Palmer and wife, Mary Etta Palmer, whose address is 12660 Woodbriar Drive, Cottondale, AL 35453, being the highest and best bidder, became the purchaser of said property at and for the sum of Forty Four Thousand One Dollars and 00/100; and,

WHEREAS, the purchaser, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the amount of their bid.

NOW, THEREFORE, in consideration of the premises and the payment by Jerry Palmer and wife, Mary Etta Palmer of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Jerry Palmer and wife, Mary Etta Palmer, their heirs and assigns in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 12 on the Plan of Block I, Revised plan of Power and Roth, Madison Park Subdivision, of record in Plat Book 843, Page 7, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Sara West obtained title to the above referenced real estate by Deed of record in Instrument No. 20010914-0100129, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 12/30/03 09:05 2pgs
Fees:13.00 Taxes:162.80
20031230-0183536

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Jerry Palmer and wife, Mary Etta Palmer, their heirs and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

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

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on November 12, 2002 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On November 12, 2002 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

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

NOTARY PUBLIC

MARCI FREDERICK NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. COMM. EXP.

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
222 Emitt Drive,
Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Jerry Palmer and wife, Mary Etta Palmer
12660 Woodbriar Drive
Cottondale, AL 35453

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103
(901) 526-8296

Actual consideration or true value whichever is greater for this transfer is $44,000.00

Jerry M. Palmer

Mary E Palmer

Witness my hand & Notarial Seal at office this 5th day of Sept, 2003.

Michele Z. Boyd
Notary Expires 3-12-06

MICHELE Z. BOYD NOTARY PUBLIC LAMAR STATE OF ALABAMA