#27163

Davidson County DEEDTRS
Recvd: 01/09/04 08:16 2pgs
Fees:13.00 Taxes:258.63
20040109-0003574

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427

(0003467982)

SUBSTITUTE TRUSTEE'S DEED

On the 8th day of February, 2000, THERESA BRISCOE executed a Deed of Trust to Jack Case Wilson as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee as Instrument No. 200002170016199 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 in Instrument No. 20030528-0071659.

The property is known as *5510 Country Drive, #121*, Nashville, TN 37211 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 June 12, June 19 and June 26, 2003. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, July 11, 2003 at 12:00 noon and at the place mentioned in the advertisement which was at 225 Polk Avenue (old Ben West Library Building) in downtown Nashville, Tennessee. At which time the sale was adjourned to Friday, August 15, 2003 at 12:00 noon. At which time the sale was adjourned to Friday, August 29, 2003 at 12:00 noon and adjourned to Friday, September 19, 2003 at 12:00 noon, 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 THE PROVIDENT BANK, d/b/a PCFS FINANCIAL SERVICES for the sum of $69,900.00, which was the highest and best valid bid offered, and the purchaser, THE PROVIDENT BANK, d/b/a PCFS FINANCIAL SERVICES, 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 THE PROVIDENT BANK, d/b/a PCFS FINANCIAL SERVICES, the property above mentioned and now more fully described as follows:

A certain Condominium Apartment in Davidson County, Tennessee, described as follows, to wit:

Townhouse No. 121, Building No. 19, in a Horizontal Property Regime, as shown on the Plan of Hickory Valley Condominiums, Phase 2, as of record in Book 4460, Page 133, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the property described by deed of record as Instrument No. 200002170016198 in the Register's Office for Davidson County, TN.

Parcel No. 162-09-0-A-121.00

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 19th day of September, 2003.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 19th day of September, 2003, 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

KAREN S. DOHERTY NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

My Commission Expires
September 13, 2006

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, $69,900.00 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 19th day of September, 2003.

NOTARY PUBLIC

KAREN S. DOHERTY NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

My Commission Expires
September 13, 2006

FOR REGISTER'S USE ONLY

Property known as: *5510 Country Drive, #121* Nashville, TN 37211	This Instrument was prepared by: CRISLIP, PHILIP & ASSOCIATES 4515 Poplar Avenue, Suite 322 Memphis, Tennessee 38117 901.525.2427
GRANTEE & Send Tax Notice to: Provident Bank PROVIDENT CONSUMER FINANCIAL SERVICES One East Fourth Street Cincinnati, OH 45202	