This Instrument Prepared By:

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Davidson County DEEDTRS
Recvd: 02/03/04 15:23 2pgs
Fees:13.00 Taxes:148.00
20040203-0013154

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows:	Send Tax Bills To:	Map-Parcel Nos.
First Tennessee Bank, N.A. 607 Market Street Suite 700 Knoxville, Tennessee 37902	Same	Map No. 081-07-0 Parcel 097.00

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $40,000.00.

Affiant

Subscribed and sworn to before me, this 2nd day of February, 2004.

Notary Public

My Commission Expires: January 28, 2006

WHEREAS, by Deed of Trust dated January 31, 2002, and recorded in Instrument No. 20020214-0019613, Register's office for Davidson County, Tennessee, Joyce B. Draper and Richard E. Draper, conveyed to Thomas F. Baker, IV, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument of record in Instrument No. 20031022-0156425, said Register's office; 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust and such ad appeared in The Nashville Record on December 18, 2003, December 25, 2003 and January 1, 2004; and

WHEREAS, pursuant to the Notice of Sale, the foreclosure sale was appointed to be held on the 28th day of January, 2004, at 12:30 o'clock p.m. at the front door of the Davidson County Register's Office, 501 Broadway, Nashville, 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, First Tennessee Bank, N.A., being the highest and best bidder became the purchaser of said property at and for the sum of Forty Thousand Dollars ($40,000.00).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto First Tennessee Bank, N.A., the following real estate:

The following described tract or parcel of land situated in Davidson County, Tennessee described as follows:

The northerly 40 feet of Lot No. 3 and the Southerly 5 feet of Lot No. 4 in Ira Cran Dall's Plan of Lots, as of record in Book 17, Page 297, Register's Office for Davidson County, Tennessee, to which record reference is here made for a more particular description. Said Northerly part of Lot No. 3 and the Southerly part of Lot No. 4 front together 45 feet on the West side of 12th Avenue, North formerly Sangster Street, and run back West between parallel lines 130 feet, more or less, to an alley.

Being the same property to Joyce and Richard Draper by Deed of record in Instrument No. 20020214-0019612, Register's Office for Davidson County, Tennessee.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all homestead, dower, equitable right of redemption, statutory right of redemption, marital share and all other exemptions and redemptive rights of every kind in the makers of said Deed of Trust, and all persons claiming through and under said makers.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto First Tennessee Bank, N.A., its successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. The property is subject to all easements or restrictions of record in the Register's Office. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 2nd day of February, 2004.

David M. Smythe
Substitute Trustee

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, Shelley L. Orr, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 2nd day of February, 2004.

Notary Public

My Commission Expires: January 26, 2004