Name and address of new owner:
Washington Mutual Finance
3782 Nolensville Rd.
Nashville, TN 37211

Send tax bills:

Same

Prepared by:
David G. Mangum, Attorney
2012 Eighth Avenue South
Nashville, TN 37204

MAP 119 GROUP 14-0 PARCEL 182.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated October 11, 2002, recorded in Instrument No. 20021015-0126477, Register's Office, Davidson County, Tennessee, Robert C. Garner and Mary C. Garner, conveyed to John Kendrick, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated December 31, 2003, and recorded in Instrument No.: 20040112-0004736, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed David G. Mangum as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested David G. Mangum, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, David G. Mangum, Substitute Trustee, did give 22 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the *Nashville Business Journal*, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of January 23, January 30 and February 6, 2004, stating that on Friday, February 13, 2004 at 1:45 p.m., outside the main entrance to the old Ben West Library Bldg., at 225 Polk Avenue, Downtown, Nashville, TN, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes, and a prior Deed of Trust of record in Instrument No. 20021015-0126441, Register's Office for Davidson County, Tennessee; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, David G. Mangum, Substitute Trustee, offered said property for sale at public outcry and sold said property to **Washington Mutual Finance Group, LLC, a Delaware limited liability company, successor by merger to City Finance Company, d/b/a Washington Mutual Finance,** its successors and assigns for $72,000.00, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, David G. Mangum, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said **Washington Mutual Finance Group, LLC, a Delaware limited liability company, successor by merger to City Finance Company, d/b/a Washington Mutual Finance,** (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

Davidson County DEEDTRS
Recvd: 02/19/04 08:16 2pgs
Fees:13.00 Taxes:266.40
20040219-0019008

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 14 on the Plan of Tuggle Heights, as of record in Plat Book 1139, Page 90, Register's Office for said County, to which plan reference is made for a more complete description.

This conveyance is made subject to: (1) Restrictions of record in Plat Book 1130, page 90; (2) Easements of record in Book 416, page 45; and (3) all matters appearing on the Plan of record in Plat Book 1130, page 90, said Register's Office.

DEED REFERENCE:
This being the same property conveyed to Robert C. Garner and Mary C. Garner from Don Edward Delvin and Rita Gail Delvin, herein by Deed dated June 28, 1988 and recorded June 30, 1988 in Book 7687 at Page 392.

Also known as: 2912 Tuggle Avenue, Nashville, TN 37211.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes and aforementioned Deed of Trust.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 13th day of February, 2004.

David G. Mangum, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, David G. Mangum, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 13th day of February, 2004.

Kay E Farmer
Notary Public

KAY E. FARMER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 7-29-06

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $72,000.00.

Affiant

Subscribed and sworn before me, this 13th day of February, 2004.

Kay E Farmer
Notary Public

KAY E. FARMER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 7-29-06

File #58505