Record & Return to
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

This Instrument Prepared By:

David M. Smythe
Smythe & Puryear
Suite 333- Pilcher Building
144 Second Avenue, North
Nashville, TN 37201
(615) 255-4849

Davidson County DEEDTRS
Recvd: 02/19/04 16:04 2pgs
Fees:13.00 Taxes:233.10
20040219-0019499

SUBSTITUTE TRUSTEE'S DEED

Address New Owner(s) As Follows:	Send Tax Bills To:	Map-Parcel Nos.
Charles T. Curran 5924 Fireside Drive Brentwood, Tennessee 37027	OWNER	Map No. 162-01-0-C Parcel 093.00 CO

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $63,001.00.

Affiant

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

Notary Public

My Commission Expires: January 28, 2006

WHEREAS, by Deed of Trust dated June 25, 1999, and recorded in Book 11552, Page 616, Register's office for Davidson County, Tennessee, Briget R. Steel, a single person, conveyed to Terry Renoux, 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. 20031202-0173268, 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 12:45 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, Charles T. Curran, being the highest and best bidder became the purchaser of said property at and for the sum of Sixty-three Thousand and One Dollars ($63,001.00).

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 Charles T. Curran, a single person, the following real estate:

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

A certain Planned Unit Development in Davidson County, Tennessee, being Unit No. 93 Revision of Units 89 thru 99 on the Plan of Hickory Glade, Phase 2, of record in Book 6250, Page 889, and amended in Book 6900, Page 803, Register's Office for said County, to which reference is hereby made for a more complete description.

Being the same property conveyed to Briget R. Steel, unmarried from Joette N. Pickerel by Warranty Deed dated October 29, 1997, in Book 10662, Page 839, 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 maker of said Deed of Trust, and all persons claiming through and under said maker.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto Charles T. Curran, his 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, Shelby 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 28, 2004