FILE NO.: 226.025578TN\mjg
LOAN NO.: 5757737\CONV

Davidson County DEEDTRS
Recvd: 02/23/04 09:23 2pgs
Fees:13.00 Taxes:66.60
20040223-0020068

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 8, 2002, and recorded in the Register's Office of Davidson County, TN, at Instrument No. 200202150019936, ("Deed of Trust"), as re-recorded at Instrument No. 200212100152314, aforesaid records, and Charles Edward Hopkins III and Julie Hopkins conveyed to Priorty Trustee Services of Tennessee, L. L. C.., as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, without recourse; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on 12/18/03, 12/25/03 and 01/01/04, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 22, 2004, at the At the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Davidson County, Tennessee, at Book 10611, Page 270; Book 10647, Page 606. Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and a copy is attached hereto as Exhibit "A". The response of the United States is attached hereto as Exhibit "B". The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(1).

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Book 20030211, Page 0019072. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "C". The response of the State of Tennessee is attached hereto as Exhibit "D". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, without recourse**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 18,000.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, without recourse as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, without recourse,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

BEING the Southerly 50 feet of Lot No. 186 on the plan of McGavock Wetmore, and other's second addition to the town of McGavock, as of record in Book 21, Page 41 in the Register's Office for Davidson County, Tennessee.
Said part of Lot No. 186 fronts 50 feet on the Southerly side 12th Ave North, Formerly Florence St. and runs back parallel lines 154 feet to an alley.
BEING the same property conveyed to Charles Edward Hopkins, III by warranty deed from ABC realty, Inc, dated June 26,2000, and recorded in Instrument No. 200007120068955, in the Register's Office for Davidson County, Tennessee.
And being further conveyed to Charles Edward Hopkins III and Julie Hopkins, Husband and wife, by quitclaim deed

being recorded simultaneously here with.

The last recorded Warranty Deed was filed of record at Instrument No.20020215 in the Register's Office of Davidson County, TN.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, without recourse,** its successors and assigns forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.,** Substitute Trustee, has hereunto set his hand, this 22nd day of January, 2004.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 22nd day of January, 2004, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal this day and year above written.

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON COUNTY GEORGIA EXPIRES SEPT. 21, 2007

Notary Public

My Commission Expires:_____

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 18,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 22nd DAY OF JANUARY 2004.

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON COUNTY GEORGIA EXPIRES SEPT. 21, 2007

Notary Public

My Commission Expires: _____

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MSP No.: 226.025578TN (Hopkins)
Lender Loan No.: 5757737
Property Address: 1711 12th Avenue North, Nashville, TN 37208
Tax Parcel ID No.: 81-11;437.00

Mail Tax Notices To and Property Owner:
Option One Mortgage Corporation
3 Ada, C 879 AM
Irvine, CA 92618