Davidson County DEEDTRS
Recvd: 03/08/04 14:11 2pgs
Fees:13.00 Taxes:110.63
20040308-0026296

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

0004216982

SUBSTITUTE TRUSTEE'S DEED

On the 30th day of May, 2003, **JOSEPH HUGHES** executed a Deed of Trust to Michael M. White, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee as **Instrument No. 20030619-0084565** and Paul N. Royal 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. 20031107-0163825.**

The property is known as 706 Lena Street, Nashville, TN 37208 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 January 8, January 15 and January 22, 2004. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, January 30, 2004 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse at the South steps in Nashville, Tennessee. 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, INC.** for the sum of **$29,900.00**, which was the highest and best valid bid offered, and the purchaser, **THE PROVIDENT BANK d/b/a PCFS FINANCIAL SERVICES, INC.** has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **THE PROVIDENT BANK d/b/a PCFS FINANCIAL SERVICES, INC.**, the property above mentioned and now more fully described as follows:

Being the southerly 34.6 feet of Lot No. 25 and the Northerly 12 feet of Lot No. 24 on the Plan of Roth's Subdivision of Lot No. 22 Boyd McNairy's Addition of Nashville as of record in Book 57, Page 147, Register's Office for said County.

Being the property described by deed of record as Instrument No. 200306190084564, in the Register's Office for Davidson County, TN.

Parcel No. 92-06-540.00

The said Paul N. Royal, 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 Paul N. Royal, Substitute Trustee, has hereunto set his hand this 30th day of January, 2004.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 30th day of January, 2004, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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

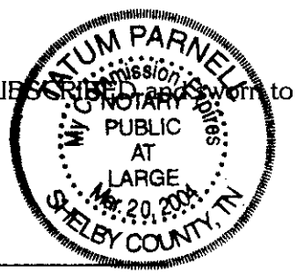
AFFIDAVIT OF VALUE

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, $29,900.00 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 30th day of January, 2004.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
706 Lena Street
Nashville, TN 37208

GRANTEE & Send Tax Notice to:

Provident Bank
PROVIDENT CONSUMER FINANCIAL SERVICES
309 Vine Street
Cincinnati, OH 45202

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