M&P:
043060106.00

Davidson County DEEDTRS
Recvd: 04/05/04 09:01 3pgs
Fees:18.00 Taxes:92.50
20040405-0037751

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
Volunteer State Bank	Same	John H. Lowe & Assoc.
239 West Main St.		405 A Two Mile Pike
Hendersonville, TN 37075		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 15, 2003, of record in Instrument No. 20030123-0009783, Register's Office for Davidson County, Tennessee, R. Gregg Poole, conveyed certain real property therein described to Matthew D. Ricker, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated February 12, 2004, John H. Lowe & Associates was appointed Substitute Trustee to serve in the place and stead of Matthew D. Ricker, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Instrument No. 20040212-0017067, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for Three consecutive weeks in the Nashville Record a newspaper published in Williamson, Tennessee, said notice being first published on March 4, 2004, and thereafter on March 11, 2004, and March 18, 2004 which notice of sale advertised the sale of the property hereinafter described for March 26, 2004 at 10:15 A.M.; and

WHEREAS, on March 26, 2004 at 10:15 A.M., at the front door of the Gaylord Entertainment Center, 501 Broadway, Davidson County Nashville, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Twenty Five Thousand and 00/100 Dollars ($25,000.00), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and the sum bid and paid as herein provided, John H. Lowe & Associates, Substitute Trustee, does hereby bargain, sell, transfer and convey unto Volunteer State Bank, whose address is 239 West Main St.,

Hendersonville, Tenn. 37075, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

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

Land in Davidson County, Tennessee, being Lot No. 2 on the Plan of the Scalf Drive Subdivision of record in Book 6050, Page 169, Register's office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to R. Gregg Poole by deed dated December 31, 2002, of record in Instrument No. 20030106-0001946, Register's Office for Davidson County, Tennessee.

Street Address: 333 Scalf Drive, Madison, TN 37115

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20030123-0009783 Register's Office Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

John H. Lowe & Associates, as Trustee, does hereby transfer, assign and set over unto said Volunteer State Bank, its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this 26 day of March, 2004.

JOHN H. LOWE & Associates
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 26 day of March, 2004, before me personally appeared John. H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of John H. Lowe & Associates, P.C. and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and of said corporation.

Notary Public

My Commission Expires: 1-28-06

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $25,0000. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 26 day of March, 2004.

Notary Public

My Commission Expires: 1-28-06