Tennessee
Map: #081-15-0-245.00

Valerie Pointer
CHL: #0007984366MN35

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 17, 1999, and recorded in BOOK: #11683, PAGE: #224, in the Register's Office of Davidson County, Tennessee, Valerie D. Pointer, conveyed to Mattingly Law Office, PSC, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT #20010516-0050825, in the Register's Office of said County; 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on April 13, 2004, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of Davidson County, 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 "BANK OF NEW YORK, CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 1999-T22", a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of FORTY THOUSAND FIVE HUNDRED DOLLARS AND 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by "BANK OF NEW YORK, CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 1999-T22" of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said "BANK OF NEW YORK, CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 1999-T22", its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

BEING THE SOUTHERLY ONE-HALF OF LOT NUMBER 335 IN MCGAVOCK AND WETMORE'S SECOND ADDITION TO NASHVILLE, CALLED THE ADDITION TO THE TOWN OF MCGAVOCK, A PLAN OF WHICH IS OF RECORD IN BOOK 21, PAGE 41, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. SAID SOUTHERLY ONE-HALF OF LOT NUMBER 335 FRONTS FIFTY (50) FEET ON THE WESTERLY SIDE OF 16TH AVENUE NORTH, FORMERLY HENDERSHOTT STREET, AND RUNS BACK BETWEEN PARALLEL LINES ONE HUNDRED SEVENTY (170) FEET MORE, OR LESS, TO AN ALLEY.

Valerie D. Pointer, obtained title to the above referenced real estate by Deed of record in BOOK: #6131, PAGE: #817, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 05/11/04 13:42 2pgs
Fees:13.00 Taxes:149.85
20040511-0053937

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto "BANK OF NEW YORK, CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 1999-T22", its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

| | |
|---|---|
| Recording Appointment of Substitute Trustee | 10.00 |
| Publication Expense | 255.00 |
| Attorney's Fees and Trustees Fees | 550.00 |
| Credit on Note | 39,685.00 |
| | $40,500.00 |

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on April 13, 2004 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On April 13, 2004 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Brenda Doyle
NOTARY PUBLIC

BRENDA DOYLE NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 11-14-04

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
1523 16th Avenue North
Nashville, Tennessee 37208

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

BANK OF NEW YORK, CWABS, INC.
C/O COUNTRYWIDE HOME LOANS, INC.
7105 CORPORATE DRIVE PTX-B-32
PLANO, TEXAS 75024

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

**RETURN TO:→**

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 40,500.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF April 13 20 04
NOTARY PUBLIC Brenda Doyle
MY COMMISSION EXPIRES 11-14-04

BRENDA DOYLE NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 11-14-04