Davidson County DEEDTRS
Recvd: 06/10/04 10:17 2pgs
Fees:13.00 Taxes:264.67
20040610-0068733

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427
0004173761

SUBSTITUTE TRUSTEE'S DEED

On the 19th day of May, 2003, JERRY TAYLOR executed a Deed of Trust to Bicentennial Title and Escrow, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee as Instrument No. 20030529-0072760 and Paul N. Royal of Shelby County, Tennessee was substituted in its place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in Instrument No. 20040218-0018748.

The property is known as 104 & 106 Old Trail Court, Nashville, TN 37207 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 April 22, April 29 and May 6, 2004. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, May 14, 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 $71,532.00, 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 Lot No. 28 on the Plan of Revised Section Two, Village by the Creek, as of record in Plat Book 5200, Page 784, Register's Office for Davidson County, Tennessee.

Said Lot No. 28 fronts 35.00 feet on the southwesterly margin of Old Trail Court and extends back 98.26 feet on the easterly line and 115.96 feet on the northerly line and 95.02 feet on the westerly line to a dead line in the rear, measuring 156.09 feet thereon.

Being the property described by deed of record as Instrument No. 200305290072759, in the Register's Office for Davidson County, TN.

Parcel No. 50-10-121.00

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.

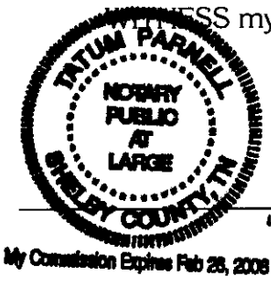
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 14th day of May, 2004.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th day of May, 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.



Tatum Parnell
NOTARY PUBLIC

My Commission Expires Feb 26, 2006

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, $71,532.00 which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

PNR
AFFIANT

SUBSCRIBED and sworn to before me this 14th day of May, 2004.



Tatum Parnell
NOTARY PUBLIC

My Commission Expires Feb 26, 2006

FOR REGISTER'S USE ONLY

Property known as:
104 & 106 Old Trail Court
Nashville, TN 37207

GRANTEE & Send Tax Notice to:
Provident Bank
PROVIDENT CONSUMER FINANCIAL SERVICES
309 Vine Street
Cincinnati, OH 45202

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