This instrument prepared by:
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Davidson County DEEDTRS
Recvd: 06/18/04 10:34 2pgs
Fees:13.00 Taxes:536.50
20040618-0072310

ADDRESS OF NEW OWNER:
CUMBERLAND BANK SOUTH
4205 HILLSBORO RD.
STE 101
NASHVILLE TN 37206

SEND TAX BILLS TO:
SAME

MAP & PARCEL NO.
083 10 0 287.00

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS that for the sum of Ten and No/100 ($ 10.00) Dollars, cash in hand paid, I, J. Nick Shelton, Substitute Trustee, hereby convey, remise, release and quitclaim unto CUMBERLAND BANK SOUTH, GRANTEE, its successors and assigns, the following described tract of land or real property in DAVIDSON County, Tennessee:

The following described tract/parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 69 on the Plan of "Lockeland", a subdivision of Chadwell Home Place, as of record in Book 57, Page 135, Register's Office for said County, Tennessee.

Said Lot No. 69 fronts 50 feet on the southerly side of Forrest Avenue, formerly Morrow Street, and runs back between parallel lines 170 feet to an alley.

BEING the same property conveyed to Scott M. Spence by Quitclaim Deed from Julie Spence, dated May 30, 2000, recorded June 9, 2000, of record in Instrument #200006090057502, Register's Office for Davidson County, Tennessee. Also acquired by instrument of record in Book 11172, page 904 and Book 8907, page 284, in Register's Office for said County.

Said real property is commonly known as 1804 Forrest Avenue, Nashville, Tennessee 37206.

Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises and done pursuant to foreclosure proceedings as Scott M. Spence and wife, Julie Spence defaulted in the payment of a certain note owed to Cumberland Bank South (fka The Community Bank). Said conveyance is subject to all prior encumbrances, taxes, assessments and liens affecting the subject property with all right and equity of redemption, homestead and dower, all expressly waived in the underlying Deed of Trust that was foreclosed upon pursuant to the foregoing Deed of Trust.

I, said JOHN NICHOLS SHELTON, TRUSTEE, convey same only as the Substitute Trustee with no further or warranties or representations regarding the subject property.

On June 17, 2004 at noon on the front door of the Davidson County Register of Deeds Office at the Gaylord Entertainment Center on the Broadway Street entrance, the highest bidder at foreclosure was Grantee for the amount of $145,000.00. Publication was properly made in the Nashville Record for three (3) consecutive weeks beginning May 27, 2004. Proper notice was given to all interested parties. Multiple bidders were present on the June 17, 2004 noon sale date and time. Grantee, however, was the highest bidder at said auction sale done pursuant to Tennessee law.

WITNESS OUR HANDS this 18TH DAY OF June, 2004, IN FRANK LIN, TENNESSEE.

J. NICK SHELTON, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, J. NICK SHELTON, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that the representations made herein are true and correct and that the foreclosure sale in this cause was done properly and pursuant to Tennessee law.

Witness My Hand this 18th day of June, 2004, in Franklin, TN.

NOTARY PUBLIC

APRIL FERGUSON NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

My Commission Expires: 06/01/08

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater for the transfer is $ 145,000.00.

AFFIANT

Sworn and subscribed before me this 18 day of June, 2004.

NOTARY PUBLIC

APRIL FERGUSON NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

My Commission Expires: 06/01/08

GRANTOR : SPENCE, SCOTT M.
SPENCE, JULIE A.
SHELTON, J. NICK

GRANTEE : CUMBERLAND BANK SOUTH

CROSS REFER : # 20040512-0054946

DEED OF TRUST
FORECLOSED UPON : 28 DEC. '01 DATE
20020109-0003298