RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Charles E. Settles, Jr. and Joselyn R. Jones-Settles

GRANTEE(s)
Bank One, NA

Davidson County DEEDTRS
Recvd: 06/22/04 09:13 3pgs
Fees:18.00 Taxes:408.85
20040622-0073468

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 3, 2000 and recorded on February 18, 2000 as Instrument No. 200002180016589 in the Register's Office of Davidson County, Tennessee, Charles E. Settles, Jr., and Joselyn R. Jones-Settles conveyed to Jeffrey Farris of Davidson County, TN, as Trustee for Citizens Bank, A Tennessee Banking Corporation, 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 has appointed the undersigned **WILSON & ASSOCIATES, P.L.L.C.** as Successor-Trustee by instrument of record recorded on April 6, 2004 as Instrument No. 20040406-0039096 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has 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 notice was given that the sale was to be held on April 28, 2004 at the Gaylord Entertainment Center in Nashville, 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 time the said property was struck off and sold to Bank One, NA, at and for the sum of $110,500.00, that being the highest and best bid offered; and

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

NOW, THEREFORE, in consideration of the premises and the payment by Bank One, NA of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Bank One, NA, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Being Lot Number 105, Section One, Hickory Woods East, as shown by plat of record in Plat Book 6900, page 510, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot. Being the same property conveyed to Charles E. Settles, Jr., and wife, Joselyn R. Jones-Settles by deed from Theodore L. Daniel and wife, Sharon B. Daniel of record as Instrument Number 200002040011872, Register's Office for Davidson County, Tennessee.

Commonly known as: 4900 Hickory Woods East, Antioch, Tennessee 37013

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Bank One, NA, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor-Trustee, has hereunto set his hand and seal this 28 day of April, 2004.

WILSON & ASSOCIATES, P.L.L.C.

Christopher L. Palmer, Partner
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Personally appeared Christopher L. Palmer, Partner, with who I am personally acquainted, and who acknowledged that such person executed the within instrument for the purposes therein contained, and who further acknowledged that such person is the attorney of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand and seal at office in Little Rock, Arkansas this 28 day of April, 2004.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $110,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Christopher L. Palmer, Partner

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Personally appeared Christopher L. Palmer, Partner, with who I am personally acquainted, and who acknowledged that such person executed the within instrument for the purposes therein contained, and who further acknowledged that such person is the attorney of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand and seal at office in Little Rock, Arkansas this 28 day of April, 2004.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bank One, NA
C/o Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081

Parcel No. 176-05-0 028.00

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388