M/P 163 000 375.000

DADRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
First State Bank	Same	John H. Lowe & Assc
P.O. Box 733		405 A Two Mile Pike
Union City, TN 38281-0733		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 18, 2001, of record in Instrument 20010620-0065194, Register's Office for Davidson County, Tennessee, Suman B. Patel and Sharda Patel, husband and wife, conveyed certain real property therein described to Daniel R. Hawkins, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated June 16, 2004, John H. Lowe & Associates was appointed Substitute Trustee to serve in the place and stead of Daniel R. Hawkins, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Instrument 20040616-0070983, 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 Davidson, Tennessee, said notice being first published on July 29, 2004, and thereafter on August 5, 2004, and August 12, 2004 which notice of sale advertised the sale of the property hereinafter described for August 26, 2004 at 10:30 A.M.; and

WHEREAS, on August 26, 2004 at 10:30 A.M., at the front door of the Gaylord Entertainment Center, 501 Broadway, Davidson County, Nashville, Tennessee 37213, 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 Four Hundred Thousand and 00/100 Dollars ($400,000.00), 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, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto First State Bank, whose address is P.O. Box 733, Union City, TN 38281-0733, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Lot No. 3 of the Scottish Inns Resubdivision of Lot 1, as of record in Book 8250, Page 787, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING part of the same property conveyed to Suman B. Patel and wife, Sharda Patel, of record in Book 8116, Page 824, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed of Trust recorded in Instrument 20010620-0065194, 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

Davidson County DEEDTRS
Recvd: 08/31/04 13:13 2pgs
Fees:13.00 Taxes:1480.00
20040831-0105259

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 Substitute Trustee, does hereby transfer, assign and set over unto said First 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 31 day of August, 2004.

John H. Lowe & Associates
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 31 day of August, 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 in 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.

CYNTHIA A. BRAY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 $400,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 31 day of August, 2004.

CYNTHIA A. BRAY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 1-28-06