Davidson County DEEDTRS
Recvd: 09/09/04 09:44 2pgs
Fees:13.00 Taxes:288.23
20040909-0108991

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

0000635778

SUBSTITUTE TRUSTEE'S DEED

On the 6th day of June, 2002, **CLARA LAWSON** executed a Deed of Trust to Homeland Escrow Title, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee as **Instrument No. 20020708-0081712** 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. 20040108-0003065.**

The property is known as 611 Annex Avenue, Nashville, TN 37209 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 July 29, August 5, and August 12, 2004. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, August 20, 2004 at 12:00 noon and at the place mentioned in the advertisement which was at 225 Polk Avenue (old Ben West Library Building) in downtown 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 **$77,900.00**, 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:

Tract 1:
Being the southerly 50 feet of the easterly half of Lot No. 54 on the Map of West Nashville Annex, as of record in Book 332, Page 11, Register's Office for said County.
Said part of Lot No. 54 fronts 50 feet on the westerly side of Annex Avenue and runs back between parallel lines from the center of said Avenue, 200 feet, more of less, to the center of an alley.
Tract 2:
Beginning at the northeasterly corner of Lot No. 56, known as 609 Annex Ave on the westerly side of Annex Ave. and thence along the said westerly side of Annex Ave. for 17 feet; thence west for 36 feet. Said portion of Lot No. 56 is on the plan of West Nashville Annex, as of record in Book 332, Page 11, Register's Office for Davidson County, Tennessee.

This being the same property described by deed of record in Book 8057, Page 673; as Instrument No. 20020306-0027489, re-recorded as Instrument No. 20020322-0035280 and as Instrument No. 20020708-0081711, in the Register's Office for Davidson County, TN.

Parcel No. 090 08 0 030.00

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 20th day of August, 2004.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 20th day of August, 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.

LINDA STUNDAHL NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

Linda Stundahl
NOTARY PUBLIC

My Commission Expires
July 11, 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, **$77,900.00** which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 20th day of August, 2004.

LINDA STUNDAHL NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

Linda Stundahl
NOTARY PUBLIC

My Commission Expires
July 11, 2006

FOR REGISTER'S USE ONLY

Property known as:
611 Annex Avenue
Nashville, TN 37209

GRANTEE & Send Tax Notice to:
The Provident Bank
PROVIDENT CONSUMER FINANCIAL SERVICES
One East Fourth Street
Cincinnati, OH 45202

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