Davidson County DEEDTRS
Recvd: 11/23/04 08:25 2pgs
Fees:13.00 Taxes:414.40
20041123-0140100

THIS INSTRUMENT PREPARED BY:
CHERNAU, CHAFFIN AND BURNSED, PLLC
Financial Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
National Bank of Commerce 309 Monroe Memphis, Tennessee 38103	SAME	149-3-A / 102

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to National Bank of Commerce ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record in Book 11623, page 284 and re-recorded in Book 11674, page 647, Register's Office for Davidson County, Tennessee (hereinafter referred to as "Deed of Trust"). Said Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness in the original principal sum of $132,573.00.

WHEREAS, by and through the above described Deed of Trust, the grantor, Chantelle Y. Patton (the "Borrower") conveyed the real property described herein to Charles A. Neale and R. Grattan Brown, Jr., Trustees, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender pursuant to the terms and conditions of the above Deed of Trust, did appoint Amy Smith as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record at Instrument Number 20040928-0116608, Register's Office for Davidson, Tennessee;

WHEREAS, Lender notified the Trustee of the default by the Borrower in the payments called for in the note secured by the above Deed of Trust and demanded that the Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, the Substitute Trustee did advertise the property for sale in the "Nashville Record" on October 21, October 28, and November 4, 2004, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Trustee and/or her agent, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 16th day of November, 2004, appear and conduct the sale of the herein described property;

WHEREAS, National Bank of Commerce did place the highest bid for the subject property, being the sum of $112,000.00;

NOW THEREFORE, for and in consideration of the sum of $112,000.00, the Substitute Trustee and/or her agent has bargained and sold, and by these present do transfer and convey unto the said National Bank of Commerce, the Grantee herein, its successors and assigns, the property described as follows:

Land in Davidson County, Tennessee, being Lot. No. 59, on the plan of Section Four, Chelsea Village Addition, as shown on plat of record in Plat Book 9700, page 110, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Chantelle Y. Patton by Quitclaim Deed of record in Book 11623, Page 282, Register's Office for Davidson County, Tennessee.

Possible Map and Parcel: 149-3-A/102

Possible Address: 2905 Split Oak Trail, Antioch, Tennessee 37013

(The map and parcel above are believed to be correct; but same is not part of the

legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.)

This conveyance is made subject to (1) unpaid taxes; (2) All matters shown on any applicable recorded Plat.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. This conveyance is subject to any prior matters of record including, but not limited to unpaid property taxes. The transfer is "as is" and without warranties of any kind.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantee, its heirs and assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS, my hand this 16th day of November, 2004.

Amy Smith, Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named Amy Smith, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged herself to be the Trustee under the above referenced Deed of Trust, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 19th day of November, 2004.

Notary Public

CHRIS L. HUSKEY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires: 9/20/08

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $112,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Amy Smith, Trustee

Sworn to and subscribed before me this 19th day of November, 2004.

Notary Public

CHRIS L. HUSKEY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires: 9/20/08