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STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is: $32,298.00.

Affiant

Sworn to and subscribed before me this 6 day of January, 2005.

Notary Public

My Commission Expires: 5/23/06

Brenda S. Lane NOTARY PUBLIC State of Tennessee

Davidson County DEEDTRS
Recvd: 01/18/05 12:04 3 pgs
Fees:18.00 Taxes:119.50
20050118-0005949

This Instrument Prepared By:

J. Greg Hardeman
HARDEMAN & MONTGOMERY
4301 Hillsboro Road, Suite 300
Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO.
Ruby Phillips Vernon Phillips C/o J. Greg Hardeman 4301 Hillsboro Road, Suite 300 Nashville, TN 37215	Same	Map 71-16 Parcel 129.00

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 21, 2002, recorded in Instrument No. 200207050081347 and modified by Instrument No. 200501260009684, Register's Office of Davidson County, Tennessee, Victor McGavock conveyed to J. Greg Hardeman, Trustee, and Kevin D. Montgomery, having been appointed Successor-Trustee by virtue of Instrument No. 200304240055123, 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, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 the beneficiary, the property was by the undersigned, advertised for sale in conformity with the terms and conditions of said Deed of Trust by which advertisement the sale was appointed to be held on Monday, December 20th, 2004 (and postponed by the Trustee to January 4, 2005) at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY, NASHVILLE, TENNESSEE at 10:00 A. M.; 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 property was sold to: Ruby Phillips and Vernon Phillips, at and for the sum of Thirty-Two Thousand Two Hundred Ninety-Eight Dollars ($32,298.00), 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, the balance being applied upon said indebtedness for which property was sold.

NOW THEREFORE, in consideration of the premises and the payment the money so paid, receipt of which is hereby acknowledged, the undersigned, Kevin D. Montgomery, Successor-Trustee, having been appointed Successor-Trustee by Instrument No. 200304240055123, said Register's Office of Davidson County, Tennessee does hereby grant, bargain, sell and convey to the said Ruby Phillips and Vernon Phillips as tenants in common without right of survivorship, their heirs, successors and assigns, in fee simple forever the property described above and now being further describes as being in County of Davidson, State of Tennessee to wit:

Being the southerly parts of Lot Nos. 26,27,and 28 on the map of T.I. Ward's Subdivision of Lots in Williams & Hayes Company's Belleview plan, as of record in Book 974, Page 48, Register's Office for Davidson County, Tennessee.

Said parts of Lots front 70.4 feet on the westerly side of Jewel Street and run back 165.72 feet on the northerly side and 151.14 feet on the southerly line along the northerly margin of Crockett Street, to a dead line measuring 76.5 feet.

Being the same property conveyed to Victor McGavock by Deed of record in Instrument No. 200207050081346 of the Register's Office for Davidson County, Tennessee.

ALSO KNOWN AS IMPROVED PROPERTY: 1400 JEWEL ST., NASHVILLE, TN 37207.

Subject to any unpaid taxes, easements, restrictions and state and federal tax liens, including but not limited to property taxes for the years 2002, 2003 and 2004, which taxes are assumed by the Grantee.

To have and to hold the said property described above, together with the privileges and appurtenances and hereditaments thereto belonging or otherwise appertaining unto Ruby Phillips and Vernon Phillips, their heirs, successors and assigns, in fee simple forever, to whom the said Kevin D. Montgomery, Successor-Trustee, warrants the title to the aforesaid real property against the lawful claims of all parties claiming by, through, or under him as such Successor-Trustee, but no further or otherwise.

IN WITNESS WHEREOF, the said Kevin D. Montgomery, Successor-Trustee does hereunto set his hand and seal on January 5, 2005.

Kevin D. Montgomery, Successor-Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, John Gregory Hardeman, a Notary Public in and for said County and State, personally appeared bargainor, Kevin D. Montgomery, Successor-Trustee, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he executed the above instrument in his capacity as Successor-Trustee for the purpose therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this the 5 day of January 2005.

Notary Public

My Commission Expires: 