Tennessee
Map: #83-14-138

Rickey Davis
BAY FINANCIAL: #001-1780198

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 26, 1999, and recorded in BOOK: #11461, PAGE: #442, in the Register's Office of Davidson County, Tennessee, Rickey Davis, a married man and Sharon Davis, conveyed to Transcontinental Title Company, Trustee(s), 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 appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT: #20040323-0032559, in the Register's Office of said County; 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 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 the sale was appointed to be held on December 28, 2004, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of Davidson County, 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 sale BAY FINANCIAL SAVINGS BANK, F.S.B., a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of ONE HUNDRED TWENTY ONE THOUSAND THREE HUNDRED DOLLARS AND 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute 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 by BAY FINANCIAL SAVINGS BANK, F.S.B. of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Valerie Ann Spicer, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said BAY FINANCIAL SAVINGS BANK, F.S.B., its successors and assigns in fee simple forever, the property above mentioned and now further described as being in NASHVILLE, COUNTY OF DAVIDSON, State of Tennessee, to-wit:

BEING LOT NO. 66, OF BLOCK "B" O THAT MAP OF PRIEST HOME PLACE AS OF RECORD IN BOOK 161, PAGE 102, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SUBJECT TO MATTERS SHOWN ON THE PLAN OF PRIEST HOME PLACE, OF RECORD IN BOOK 161, PAGE 102, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

RICKEY DAVIS AND WIFE, SHARON E. DAVIS, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #9152, PAGE: #724, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 02/25/05 15:15 2 pgs
Fees:13.00 Taxes:448.81
20050225-0021184

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto BAY FINANCIAL SAVINGS BANK, F.S.B., its successors and assigns in fee simple forever, to whom the said Valerie Ann Spicer, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	120,483.00
	$121,300.00

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

IN WITNESS WHEREOF, the said Valerie Ann Spicer, Substitute Trustee, has on December 28, 2004 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On December 28, 2004 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Valerie Ann Spicer to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Brenda L. Doyle
NOTARY PUBLIC

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08

MY COMMISSION EXPIRES: 9-17-08

STATE TAX $
CLERK'S FEE $

TOTAL $

PROPERTY ADDRESS
1800 RUSSELL STREET
NASHVILLE, TENNESSEE 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

BAY FINANCIAL SAVINGS BANK, F.S.B.
5537 SHELDON ROAD SUITE D
TAMPA, FLORIDA 33615

MORTGAGEE: NONE

THIS INSTRUMENT PREPARED BY:
ARNOLD M WEISS
ATTORNEY AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103

RETURN TO: →

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 121,300.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28 DAY OF Dec 20 04
NOTARY PUBLIC Brenda L. Doyle
MY COMMISSION EXPIRES 9-17-08

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08