Davidson County DEEDTRS
Recvd: 03/11/05 12:24 2 pg:
Fees:13.00 Taxes:157.25
20050311-0027235

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, TN 38103	SAME	64-16A/104

PICK-UP

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, successor in interest to First Bank & Trust (collectively the "Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record in Book 11042, page 176, 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.

WHEREAS, by and through the above described Deed of Trust, the grantor, William Scott Ross, unmarried, (the "Borrower") conveyed the real property described herein to David Major, Trustee, 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 in Instrument Number 200501240008270, Register's Office for Davidson County, 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 a portion of 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 February 10, 17 and 24, 2005, in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Trustee, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 9th day of March, 2005, 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 $42,500.00;

NOW THEREFORE, for and in consideration of the sum of $42,500.00, the Substitute Trustee has bargained and sold, and by these present does 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 Unit No. 104, on the Plan of Jackson Meadow Condominium, Phase 1, according to the Master Deed of record in Book 7433, page 236, as amended in Book 7434, page 642, in the Register's Office for Davidson County, Tennessee, and more particularly described in Plat Book 6900, page 527, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Williams Scott Ross, an unmarried person by Deed of record in Book 11042, Page 173, recorded 07/30/98, Register's Office for Davidson County, Tennessee.

Possible Map and Parcel: 64-16A/104

Possible Address: 104 General Jackson Lane, Hermitage, Tennessee 37076

(The map, parcel and address 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 sale is subject to all matters shown on any applicable recorded Plan, plat, charter,

restriction, judgment(s), or declaration of taking(s); any prior lien(s) of record; unpaid taxes which exist as a lien against said properties; any restrictive covenant(s), easement(s) or setback line(s) that may be applicable; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, any valid lien allowed under the condominium bylaws, and any prior liens or encumbrances that may exist against the property. This sale is also subject to any matter that an accurate survey of the premises might disclose.

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 10 day of March, 2005.

Amy Smith, Trustee

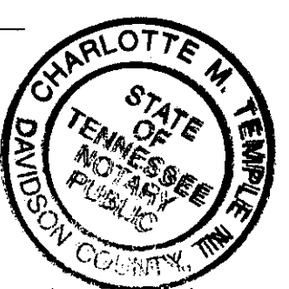
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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 substitute 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 10th day of March, 2005.

Charlotte M Temple
Notary Public

My Commission Expires: 1-24-09



STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

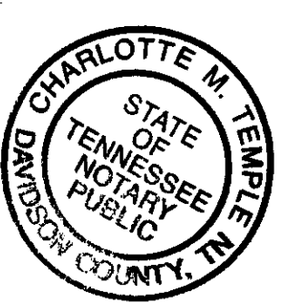
The actual consideration for this transfer or value of property (whichever is greater) is $42,500.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Amy Smith, Trustee

Sworn to and subscribed before me this, the 10 day of March, 2005.

Charlotte M Temple
Notary Public

My Commission Expires: 1-24-09



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