This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID# 148 08 0 091.00
4609 XAVIER DRIVE
ANTIOCH, TENNESSEE 37013

NO MORTGAGE
New Owner - Send Tax Bills:
***ZEV COHEN AND GAIL COHEN**
1899 S. CLYDE MORRIS BLVD.
DAYTONA BEACH, FL 32119

Davidson County DEEDTRS
Recvd: 10/08/07 15:04 2 pgs
Fees:13.00 Taxes:372.91
20071008-0119849

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on NOVEMBER 21, 2005, STEVE PEREZ was named Trustee in a Deed of Trust of even date executed by **ROGER DAVIS**, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$91,500.00**, principal and interest at **14.90%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20051205-0145446**, in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **J. PHILLIP JONES OR I. DYKE TATUM, EITHER OF WHOM MAY ACT**, was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20070928-0115631 AND INSTRUMENT NO. 20070928-0115632**, in the Register's Office for **DAVIDSON** County, Tennessee; **I, I. DYKE TATUM**, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **SEPTEMBER 14, 2007/ SEPTEMBER 21, 2007/ SEPTEMBER 28, 2007** in **NASHVILLE BUSINESS JOURNAL**, a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on **FRIDAY, OCTOBER 5, 2007, AT 11:00 A.M. ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE, I, I. DYKE TATUM** as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **ZEV COHEN AND GAIL COHEN, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES AND COLONIAL BANK, C/O MARK CHASTAIN- COLONIAL BANK, 1899 S. CLYDE MORRIS BLVD., DAYTONA BEACH, FL 32119**, submitted the highest and best bid in the amount of $100,785.75

NOW THEREFORE, in consideration of the premises, **I, I. DYKE TATUM**, Substitute Trustee, do hereby sell, transfer and convey to **ZEV COHEN AND GAIL COHEN, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES AND COLONIAL BANK, C/O MARK CHASTAIN- COLONIAL BANK**, its' successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

BEING LOT NO. 128 ON THE PLAN OF OAKWOOD TERRACE, SECTION TWO, AS SHOWN OF RECORD IN PLAT BOOK 4460, PAGES 118 AND 119, REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO ROGER DAVIS BY DEED DATED NOVEMBER 18, 2005 OF RECORD IN INSTRUMENT NO. 20051205-0145445 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

I, **I. DYKE TATUM**, Substitute Trustee, convey to **ZEV COHEN AND GAIL COHEN, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES AND COLONIAL BANK, C/O MARK CHASTAIN-COLONIAL BANK**, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at Nashville, Tennessee, on **OCTOBER 5, 2007.**

I. DYKE TATUM
Substitute 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, **I. DYKE TATUM**, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Nashville, Tennessee on **OCTOBER 5, 2007.**

Melissa Biddle
Notary Public

My Commission Expires: 5/2/2011

MELISSA BIDDLE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires May 2 2011

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $100,785.15

Affiant

Subscribed and sworn to before me, this **5TH day of OCTOBER, 2007.**

Melissa Biddle
Notary Public

My Commission Expires: 5/2/2011

MELISSA BIDDLE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires May 2 2011

RETURN TO:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228