SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on November 26, 1996, Gary L. Osborne and wife, Joyce D. Osborne, executed to James Hammonds, Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is of record in Book 10321, Page 82 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under No. 20010302-0019998 in said Register's Office the above named trustee has been replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr., and John M. Price, as substitute trustees,, any one of whom is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, said CitiFinancial Mortgage Company, Inc. f/k/a Associates Financial Services Company of Tennessee, Inc., as the owner thereof, requested the undersigned to advertise and sell the security according to the terms thereof; and

WHEREAS, in accordance with said request, the said real estate described in said Deed of Trust was advertised for sale in THE NASHVILLE RECORD, a newspaper published in Nashville, Tennessee, the first insertion appearing on October 4, 2001, and subsequent insertions appearing on October 11, 2001 and October 18, 2001, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon, Tuesday, October 30, 2001, being the time and at the main door of the Court House, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisement, the undersigned offered said real estate for sale in accordance with all the terms and requirements in said Deed of Trust and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to CitiFinancial Mortgage Company, Inc., at and for the sum of $49,900.00, which is the highest and best bid in connection therewith;

NOW, THEREFORE, the undersigned in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains, sells, conveys, and confirms unto said CitiFinancial Mortgage Company, Inc., the following real estate situated and located in Davidson County, Tennessee, to-wit:

Davidson County DEEDTRS
Recvd: 11/27/01 09:37 3pgs
Fees:18.00 Taxes:184.63
20011127-0129033

A certain tract or parcel of land in Davidson County, Tennessee, more particularly described as follows:
Land located in the 12th Civil District of Davidson County, Tennessee, and being more particularly described as follows:
Beginning at a point in the southerly side of Ewing Lane and being the common corner to Ola Waters property, thence 57 degrees 30 minutes West 469.7 feet to a point; thence 53 degrees 15 minutes East 44.5 feet to a point ; thence 588 degrees 30 minutes East 94.4 feet to a point; thence North 7 degrees 30 minutes East 507.0 feet to a point; thence North 84 degrees 45 minutes West to the point of beginning, according to a survey by John B. Kohl, III, registered land surveyor, Tennessee #100, dated September 6, 1979.Being the same property conveyed to Gary L. Osborne and wife, Joyce D. Osborne, by deed from J. B. Neely and wife, Ruby Waters Neely, dated September 14, 1979, recorded September 17, 1979, of record in Book 5499, Page 542 in the Register's Office for Davidson County, Tennessee.

The conveyance of the aforesaid property is subject to unpaid property taxes, assessments, subdivision restrictions, building lines, and easements of record in the Davidson County Register's Office.

IN WITNESS WHEREOF, Clifford D. Pierce, Jr., as Substitute Trustee has hereunto set his hand this the 30th day of October, 2001.

CLIFFORD D. PIERCE, JR.
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 30th day of October, 2001, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Clifford D. Pierce, Jr. to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as Substitute Trustee.

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

NOTARY PUBLIC

SANDRA S. LEE
MY COMMISSION
NOTARY PUBLIC AT LARGE
EXPIRES DEC 30, 2002
SHELBY COUNTY, TN

My Commission Expires:

12-30-02

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $49,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me on this 30th day of Ocotber, 2001.

NOTARY PUBLIC

SANDRA S. LEE MY COMMISSION NOTARY PUBLIC AT LARGE EXPIRES DEC 30, 2002 SHELBY COUNTY, TN

My Commission Expires:

12-30-02

PROPERTY ADDRESS: 621 Ewing Drive
Nashville, TN 37207

MAIL TAX NOTICE TO: CitiFinancial Mortgage Company
1111 Northpoint Drive
Bldg 4, Suite 100
Coppell, TX 75019

PREPARED BY AND RETURN TO: Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120

Tax parcel Id: 059-00-0-188.00