Map 52-5 parcel 16

This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 01/30/02 14:27 2pgs
Fees:12.82 Taxes:148.00
20020130-0013293

ADDRESS NEW OWNER:
First Family Financial Services, Inc.
a division of CitiFinancial, Inc.
7467 New Ridge Road
Suite 222
Hanover, MD 21076
SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $40,000.00

AFFIANT

Subscribed and sworn to before me this the 29th day of January, 2002.

NOTARY PUBLIC

My Commission Expires: 3-26-05

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 22nd day of October, 1999, Anthony Wayne Bayless and wife, Rowena Rose Bayless, executed a Deed of Trust to Barry Gammons, to secure a promissory note of even date in the amount of $75,520.56, payable to the order of First Family Financial Services, Inc. as fully set out in Book 11719, Page 158, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Barry Gammons, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record as Instrument No. 20011212-0137281, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and CitiFinancial, Inc. successor in interest to First Family Financial Services, Inc. the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on December 27, 2001 and January 3 & 10, 2002, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Tuesday, January 29, 2002, at 1:33 p.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, First Family Financial Services, Inc. a division of CitiFinancial, Inc. was the highest and best bidder, the amount of its bid being in the sum of Forty Thousand Dollars and 00/100 ($40,000.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Forty Thousand Dollars and 00/100 ($40,000.00) dollars, credited and applied, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto First Family Financial Services, Inc. a division of CitiFinancial, Inc. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

Being Lot Number 9 of Block "E" on the map of the revised plan of Power and Roth Madison Park Subdivision of record in Book 843, page 7 in the Register's office for Davidson County, Tennessee. Said Lot Number 9 fronts 50 feet on the East side of Gallavista Avenue and extends back between parallel lines 200 feet to a dead line.

This being the same property conveyed to Anthony Wayne Bayless and Rowena Rose Bayless from George Donald Jennings herein by deed dated 12/18/90 and recorded 12/21/90 in Deed Book 8262 at Page 207.

The street address of the Property is believed to be 837 Gallavista Avenue, Madison, Tennessee 37115, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 11719, Page 158, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 29th day of January, 2002.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 29th day of January, 2002.

NOTARY PUBLIC

My Commission Expires:
3-26-05