SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on February 21, 1998, Frederick L. Curll, Sr. and Mary Y. Curll f/k/a Mary Y. Carter, husband and wife, executed to Transcontinental Title Company, Trustee, a certain deed of trust conveying to them as Trustees, certain property hereinafter fully set forth and described, which deed of trust is of record under Book 10821, Page 543, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, the original trustee was replaced by E. Franklin Childress Jr., Clifford D. Pierce, Jr. and Mary K. Alissandratos, as substitute trustees, as recorded under Instrument No. 20020314-0032357 in said Register's Office; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, CitiFinancial Mortgage Company, Inc., F/K/A Associates Home Equity Loan Corporation, the owner of the debt 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 April 4, 2002, and subsequent insertions appearing on April 11, 2002 and April 18, 2002 giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon on Thursday, April 25, 2002, 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 Wayne P. Gallavin, Trustee of the River City Land Trust, at and for the sum of $55,601.00, 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 Wayne P. Gallavin, Trustee of the River City Land Trust, the following real estate situated and located in Davidson County, Tennessee, to-wit:

Davidson County DEEDTRS
Recvd: 05/16/02 13:07 3pgs
Fees:18.00 Taxes:205.72
20020516-0060242

Described property in Davidson County, Tennessee, Being Lot No. 1 on the Plan of 2nd Revision, Section Five, Terragon Trails, of record in Book 5200, Page 18, Register's Office for said county to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed unto Mary Y. Carter and Frederick L. Curll, Sr., as joint tenants with right of survivorship and not as tenants in common, by deed recorded in Book 8884, page 722, of the Register's Office for Davidson County, Tennessee. See also Book 8840, page 989, of the same office.

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, Mary K. Alissandratos, as Substitute Trustee has hereunto set his hand this the 25th day of April 2002.

Mary K. Alissandratos
MARY K. ALISSANDRATOS
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 25th day of April, 2002, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Mary K. Alissandratos, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed as Substitute Trustee.

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

Leslie King
NOTARY PUBLIC

LESLIE KING
MY COMM EXP
NOTARY PUBLIC AT LARGE
7-13-2005
SHELBY CO., TN

My Commission Expires: 7-13-05

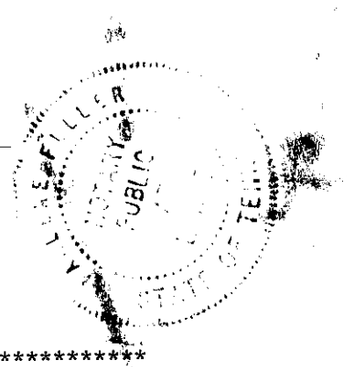
STATE OF TENNESSEE
COUNTY OF SHELBY

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 $55,601.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mary K. Alissandratos, Trustee
AFFIANT

Subscribed and sworn to before me on this 25th day of April, 2002.

Marlene Fuller
NOTARY PUBLIC



My Commission Expires:
7-30-05

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PROPERTY ADDRESS: 4704 Terragon Trail
Antioch, TN 37013

OWNER: Wayne P. Gallavin, Trustee of the River City Land Trust

MAIL TAX NOTICE TO: Wayne P. Gallavin
1156 Bardstown Road
Louisville, KY 40204

PREPARED BY AND RETURN TO: WYATT, TARRANT & COMBS, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, Tennessee 38120-4367

TAX ID NO.: 148-12-239

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