SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on September 8, 1999, Todd D. Griffin and Christina L. Griffin, and Patricia A. Griffin, executed to Rudy Title and Escrow, Trustee, a certain deed of trust conveying to it as Trustee, certain property hereinafter fully set forth and described, which deed of trust is of record in Book 11666, Page 759 in the Register's Office of Davidson County, Tennessee and of record in Book 856, Page 558 in the Register's Office of Wilson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of recorded under No. 200106190064662 in the Davidson County Register's Office and in Book 860, Page 998 in the Wilson County Register's Office the above named trustee was 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 Home Equity Services, Inc, as the owner by assignment 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 WILSON WORLD, a newspaper published in Franklin, Tennessee, and THE NASHVILLE RECORD, a newspaper published in Nashville, Tennessee, the first insertion appearing on April 18, 2002, and subsequent insertions appearing on April 25, 2002, and May 2, 2002, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon on Thursday, May 9, 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 CitiFinancial Mortgage Company, Inc., at and for the sum of $84,300.00, which is the highest and best bid in connection therewith;

Davidson County DEEDTRS
Recvd: 05/23/02 10:13 3pgs
Fees:18.00 Taxes:311.91
20020523-0062811

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 and Wilson County, Tennessee, to-wit:

> Land in Davidson County and Wilson County, Tennessee, being Lot No. 46 on the plan of Sherwood Forest Subdivision, Section Two as of record in Book 4300, Page 125, Register's Office for Davidson, County Tennessee, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Patricia A. Griffin and Todd D. Griffin and wife, Christina L. Griffin and by deed of record in Deed Book 10537, Page 423, in Davidson County, Tennessee Register's Office and of record in Book 856, Page 555 in Wilson County Register's Office .

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

IN WITNESS WHEREOF, Clifford D. Pierce, Jr., as Substitute Trustee has hereunto set his hand this the 9th day of May, 2002.

CLIFFORD D. PIERCE, JR
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 9th day of May, 2002, 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

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TN
My Commission Expires Sept. 27, 2005

My Commission Expires:
9-27-05

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 $84,300.00 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 9th day of May, 2002.

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TN
My Commission Expires Sept. 27, 2005

My Commission Expires:
9.27.05

PROPERTY ADDRESS: 109 Big Horn Court
Old Hickory, TN 37138

OWNER AND
MAIL TAX NOTICE TO: CitiFinancial Mortgage Company, Inc.
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:065-09-0-016.00