SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on May 8, 2000, Daphne Harvey, married, executed to Gary B. Fisher, 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 under Instrument No. 200005180049984 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20020424-0050669 in said Register's Office the above named trustee was replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr., and Mary K. Alissandratos, 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., 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 NASHVILLE RECORD, a newspaper published in Nashville, Tennessee, the first insertion appearing on May 16, 2002, and subsequent insertions appearing on May 23, 2002, and May 30, 2002, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon on Friday, June 14, 2002, being the time and at the main entrance 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 James M. Maitland, at and for the sum of $126,236.27 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,

Davidson County DEEDTRS
Recvd: 06/26/02 10:34 3pgs
Fees:18.00 Taxes:467.07
20020626-0076692

sells, conveys, and confirms unto said James M. Maitland the following real estate situated and located in Davidson County, Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 99 on the Plan of Hickory Woods East, Section 1, of record in Plat Book 6900, Page 510, Register's Office for said County, to which reference is made for a more complete description.
>
> Being the same property conveyed to Daphne Harvey, married, by Warranty Deed recorded as instrument No. 200005180049983, in the Register's office of 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 14th day of June, 2002.

CLIFFORD D. PIERCE, JR.
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th day of June, 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 DAVIDSON

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 $126,236.27 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 day of June, 2002.

_____
NOTARY PUBLIC

My Commission Expires:

_____

PROPERTY ADDRESS: 4924 Hickory Woods East
Antioch, TN 37013

OWNER AND
MAIL TAX NOTICE TO: James M. Maitland
505 Fisher Court
Nashville, TN 37221

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

Tax Parcel ID:
176-05-0-022.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 126,236.27
James M. Maitland
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26 DAY OF June 2002
Deputy Register