SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 1, 1998, David L. Hurt and wife, Betty L. Hurt, executed to Arnold M. Weiss, 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 10878, Page 111 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20020509-0057496 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. 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 NASHVILLE RECORD, a newspaper published in Nashville, Tennessee, the first insertion appearing on May 23, 2002, and subsequent insertions appearing on May 30, 2002, and June 6, 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 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 $66,900.00, 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,

Davidson County DEEDTRS
Recvd: 07/05/02 08:06 3pgs
Fees:18.00 Taxes:247.53
20020705-0080683

sells, conveys, and confirms unto said CitiFinancial Mortgage Company, Inc.. the following real estate situated and located in Davidson County, Tennessee, to-wit:

> A certain tract or parcel of land situated in Davidson County, State of Tennessee, described as follows, to-wit:
>
> Being Lot No. 27, on the Plan of Marlin Meadows, Section No. 3, as of record in Book 2133, Page 26, Register's Office of said County.
>
> Said Lot 27 fronts 150 feet on the northwesterly side of River Pass and runs back 421.7 feet on the northerly line and 318.9 feet on the southerly line, to a dead line, measuring 183 feet thereon.
>
> Being the same property conveyed unto David L. Hurt and wife, Betty L. Hurt, by Deed recorded July 15, 1996, in Book 10120, Page 938, of the Register's Office for Davidson County.

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

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

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 $66,900.00 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 14th day of June, 2002.

NOTARY PUBLIC

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

My Commission Expires:
9.27.05

PROPERTY ADDRESS: 708 River Pass
Madison, TN 37115

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: Map 12-12, Parcel 7