PREPARED BY: DONOHO, TAYLOR & TAYLOR
204 Court Street
Hartsville, Tennessee 37074

Map No. See attached
Parcel No. _____

BETTY LOU TAYLOR, SUBSTITUTE TRUSTEE
TO
CITIZENS BANK

Mail Tax Notices to New Owner:
Citizens Bank
P.O. Box 45
Hartsville, TN 37074

Davidson County DEEDTRS
Recvd: 07/22/02 15:54 4pgs
Fees:23.00 Taxes:2109.00
20020722-0087926

SUBSTITUTE TRUSTEE'S DEED

This deed, made and entered into this 15 day of July, 2002, by and between Betty Lou Taylor, acting as Trustee as hereinafter stated, party of the first part, and Citizens Bank, a Tennessee corporation with its principal office at Hartsville, Tennessee, party of the second part,

WITNESSETH:

That whereas Robert D. Oldham and wife, Elizabeth G. Oldham, executed to Eddie Taylor, Trustee, upon the lands hereinafter described a deed of trust dated March 14, 1985, which Deed of Trust is of record in Book 6811, page 675, Register's Office of Davidson County, Tennessee; and whereas Betty Lou Taylor was appointed Substitute Trustee by document dated May 21, 2002, of record in Instrument #20020523-0063174, Register's Office of Davidson County, Tennessee; and whereas the indebtedness thereby secured being overdue and unpaid, and the holder of the said indebtedness having called upon the said Substitute Trustee to foreclose the said deed of trust, the said Substitute Trustee, after due advertisement as required by law and the terms of the deed of trust offered said land for sale at the Courthouse door in Davidson County, Tennessee, on the 11th day of July, when and where Citizens Bank became the last and highest bidder at the price of Five Hundred Seventy Thousand ($570,000.00) Dollars.

NOW, THEREFORE, the said Betty Lou Taylor, acing as Substitute Trustee as aforesaid, in consideration of the premises and of the said sum of Five Hundred Seventy Thousand ($570,000.00) Dollars, to her in hand paid, has bargained and sold and by these presents does

bargain, sell and convey unto the said Citizens Bank, its successors and assigns, the land sold as aforesaid, the same lying and being in Davidson County, Tennessee, and more particularly described as follows:

Certain Condominium Units located in Davidson County, Tennessee, being Units Nos. 1046, 1048, and 1050, in Building A; Units Nos. 1017, 1023, 1025, 1027, 1035, 1036, 1039, 1047, and 1049, in Building B; and Units Nos. 1055, 1057, 1063, 1071, 1079, 1081, 1083, and 1087, in Building C, as shown on the Plan of Castlewood Condominium Apartments, of record in Book 4660, page 62, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Robert D.Oldham and wife, Elizabeth G. Oldham, by deeds from T. Patrick Davis and wife, Christine F. Davis, of record in Book 5154, pages 7, 9, 23, 25, 27, 29, 31, 33, 35, 37, 39, 41, 43, 45, 47, 49, 51, 53, 55, and 57, Register's Office of Davidson County, Tennessee. The said Elizabeth G. Oldham is now deceased.

(Book 5154, page 53, re-recorded in Book 6631, page 305, to correct Unit 1037 to Unit 1036.)

Purchaser is responsible for all unpaid taxes.

To have and to hold, said lands and premises, together with all privileges and appurtenances thereto belonging, to it the said party of the second part and its successors and assigns in as full and ample a manner as the said Substitute Trustee has power to convey the same and the Substitute Trustee is acting in her capacity as Substitute Trustee and in no other capacity.

In testimony whereof, the said Betty Lou Taylor, acting as Substitute Trustee as hereinafter stated, has hereunto set her signature the day and year first above written

BETTY LOU TAYLOR
SUBSTITUTE TRUSTEE

STATE OF Tennessee

COUNTY OF Fayette

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named BETTY LOU TAYLOR, SUBSTITUTE TRUSTEE, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, at Hartsville, Tennessee, this 15 day of July, 2002.

Anne Kemp
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 9-28-2004

STATE OF Tennessee
COUNTY OF Fayette

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $570.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Dorothy Taylor Taylor
AFFIANT By: Anne Kemp

Subscribed and sworn to before me, this the 17 day of July, 2002.

Michele Key
REGISTER OR NOTARY PUBLIC

My Commission Expires: June 29, 2005

MICHELE KEY NOTARY PUBLIC AT LARGE FAYETTE CO. TENNESSEE

Betty Lou Taylor, Substitute Trustee
To
Citizens Bank

Unit 1046	Map 107-09-0-A 019.00
Unit 1048	Map 107-09-0-A 021.00
Unit 1050	Map 107-09-0-A 023.00
Unit 1017	Map 107-09-0-A 001.00
Unit 1023	Map 107-09-0-A 004.00
Unit 1025	Map 107-09-0-A 005.00
Unit 1027	Map 107-09-0-A 006.00
Unit 1035	Map 107-09-0-A 010.00
Unit 1036 (1037)	Map 107-09-0-A 011.00
Unit 1039	Map 107-09-0-A 012.00
Unit 1047	Map 107-09-0-A 020.00
Unit 1049	Map 107-09-0-A 022.00
Unit 1055	Map 107-09-0-A 028.00
Unit 1057	Map 107-09-0-A 029.00
Unit 1063	Map 107-09-0-A 032.00
Unit 1071	Map 107-09-0-A 036.00
Unit 1079	Map 107-09-0-A 040.00
Unit 1081	Map 107-09-0-A 041.00
Unit 1083	Map 107-09-0-A 042.00
Unit 1087	Map 107-09-0-A 044.00