Map 108-2
Parcel 4

This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

ADDRESS NEW OWNER:
CitiFinancial, Inc.
7467 New Ridge Road
Suite 222
Hanover, MD 21076
SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $80,500.00

AFFIANT

Subscribed and sworn to before me this the 30th day of August, 2002.

NOTARY PUBLIC

My Commission Expires: 3-20-05

Davidson County DEEDTRS
Recvd: 09/04/02 15:09 2pgs
Fees:13.00 Taxes:297.85
20020904-0107154

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 31st day of May, 2001, Timothy Mark Graves, unmarried, executed a Deed of Trust to Russ Pace, Trustee, to secure a promissory note of even date in the amount of $102,144.91, payable to the order of CitiFinancial, Inc. as fully set out in Instrument No. 20010606-0059064, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Russ Pace, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Instrument No. 20020627-0077868, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and CitiFinancial, Inc. the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on July 25, August 1 & 8, 2002, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Friday, August 30, 2002, at 1:00 p.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, CitiFinancial, Inc. was the highest and best bidder, the amount of its bid being in the sum of Eighty Thousand Five Hundred Dollars and 00/100 ($80,500.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Eighty Thousand Five Hundred Dollars and

00/100 ($80,500.00) dollars, credited and applied, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto CitiFinancial, Inc. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

THE FOLLOWING DESCRIBED TRACT OR PARCEL OF LAND, TO WIT:

BEING LOT NO. 31 ON THE PLAN OF MALVIN HEIGHTS, OF RECORD IN BOOK 2330, PAGE 83, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE NORTHEASTERLY TERMINUS OF SHAUNA COURT AT THE CORNER OF LOTS NO. 30 AND 31; THENCE WITH THE LINE BETWEEN SAID LOTS, NORTHEASTERLY 182.5 FEET TO A POINT; THENCE EASTERLY 42 FEET TO A POINT; THENCE SOUTHERLY 180 FEET TO A CORNER OF LOT NO. 32; THENCE WITH THE LINE BETWEEN LOTS NO. 31 AND 32, WESTERLY 124 FEET TO THE MARGIN OF SHAUNA COURT; THENCE WITH THE MARGIN OF THE SAME, NORTHERLY 45 FEET TO THE POINT OF BEGINNING.
THIS BEING THE SAME PROPERTY CONVEYED TO TIMOTHY MARK GRAVES, AND SPOUSE IF ANY, FROM MARVIN H. GRAVES AND WIFE, LELA C. GRAVES, BY DEED DATED 03/17/1988, AND RECORDED 03/23/1988, IN BOOK 7497, PAGE 410, DAVIDSON COUNTY RECORDS, STATE OF TENNESSEE.

The street address of the Property is believed to be 2811 Shauna Court, Nashville, Tennessee 37214, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Instrument No. 20010606-0059064, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 30th day of August, 2002.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 30th day of August, 2002.

NOTARY PUBLIC

My Commission Expires:

3-26-05