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:
Associates Financial Services
of America, Inc. a division of
CitiFinancial, Inc.
7467 New Ridge Road
Suite 222
Hanover, MD 21076
SEND TAX BILLS:

SAME

Davidson County DEEDTRS
Recvd: 10/15/02 12:34 2pgs
Fees:13.00 Taxes:277.13
20021015-0126598

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $74,900.00

AFFIANT

Subscribed and sworn to before me this the 11th day of October, 2002.

NOTARY PUBLIC

My Commission Expires

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 19th day of February, 1999, John H. Carpenter and wife Jennifer M. Carpenter, formerly Jennifer M. Moore, executed a Deed of Trust to Ken Anderson, Trustee, to secure a promissory note of even date in the amount of $96,356.57, payable to the order of Associates Financial Services of America, Inc. as fully set out in Book 11349, Page 181, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Ken Anderson, 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. 20020904-0107152, 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. successor in interest to Associates Financial Services of America, 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 September 12, 19 and 26, 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, October 11, 2002, at 2:06 p.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Associates Financial Services of America, Inc. a division of CitiFinancial, Inc. was the highest and best bidder, the amount of its bid being in the sum of Seventy-Four Thousand Nine Hundred Dollars and 00/100 ($74,900.00) 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 Seventy-Four Thousand Nine Hundred Dollars and 00/100 ($74,900.00) 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 Associates Financial Services of America, Inc. a division of CitiFinancial, Inc. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

Situated in Davidson County, TN.

All that piece, parcel or lot of land situate, lying and being in Davidson County, TN and known and designated as Lot 17, SECTION 1-B, LAKE TOWNE PARK, recorded in Book 6900, page 674, of the Davidson County Register of Deeds Office, reference to which is hereby made for a more particular description.

Being the same property conveyed from KENNETH VICTORY CONSTRUCTION to JOHN H. CARPENTER AND JENNIFER M. MOORE, BOTH UNMARRIED, by deed dated 05/29/92 and recorded 06/02/92 in book 8640, page 980 of the public records of Davidson county, TN. John H. Carpenter and Jennifer M. Moore are now husband and wife.
Tax Map Reference: 150-10 243.00

The street address of the Property is believed to be 3224 Forest Breeze Drive, Antioch, Tennessee 37013, 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 Book 11349, Page 181, 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 11th day of October, 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 11th day of October, 2002.

NOTARY PUBLIC

My Commission Expires:
3-26-05