FILE NO.: 560.028100TN\bab
LOAN NO.: 0005356713\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN,
L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 10/22/02 08:23 2pgs
Fees:13.00 Taxes:231.55
20021022-0129283

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 20, 1999, and recorded in the Register's Office of Davidson County, TN, at Book 11640, Page 109, ("Deed of Trust"), Edward Gilbreath and Eva P. Gilbreath fka Eva P. Phillips conveyed to Aaron D. Reeves, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1; and

WHEREAS, **HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No.** 20021008012216 2 in the Register's Office of Davidson County, TN; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on 8/29/02, 9/5/02, 9/12/02, in THE NASHVILLE RECORD, by which advertisement the sale was held on September 26, 2002, at the Main South entrance in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 62,582.03; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1 as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Land in Davidson County, Tennessee, being Lot No. 51 on the plan of Section 1, Royal Hills, of record in Book 4675, Page 73, Register's Office for said County. Said Lot No. 51 fronts 80.00 feet on the southeasterly margin of Lunn Drive and extends back 153.86 feet on the southwesterly line and 136.81 feet on the northeasterly line to a dead line in the rear, measuring 80.60 feet thereon. Being the same property conveyed to Eva P. Phillips by deed from Commerce Union Bank, dated August 18, 1979, recorded August 23, 1978, Book 5328, Page 724, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 5328, Page 724, in the Register's Office of Davidson County, TN.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1,** its successors and assigns forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.,** Substitute Trustee, has hereunto set his hand, this 26th day of September, 2002.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 26th day of September, 2002, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

ANGELIA D THACKER NOTARY PUBLIC GWINNETT COUNTY, GA COMM. EXP. 07-08-06

Notary Public

My Commission Expires: _____

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 62,582.03, 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 29th DAY OF SEPTEMBER 2002.

ANGELIA D THACKER NOTARY PUBLIC GWINNETT COUNTY, GA COMM. EXP. 07-08-06

Notary Public

My Commission Expires: _____

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MSP No.: 560.028100TN (Gilfream)
Lender Loan No.: 0005356713
Property Address: 3888 Lunn Drive, Nashville, TN 37218
Tax Parcel ID No.: 58-11;48.00

Mail Tax Notices To and Property Owner:
Fidelity National Foreclosure & Bankruptcy Solutions, Inc
1270 Northland Drive, Suite 200
Mendota Height, MN 55120