Map 50-38
Parcel 154

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

Davidson County DEEDTRS
Recvd: 11/14/02 14:37 2pgs
Fees:13.00 Taxes:354.83
20021114-0141360

ADDRESS NEW OWNER:
David L. Young & Patricia Ann Young
1173 Madison Creek Road
Goodlettsville, TN 37072
SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF _____)

The actual consideration or value, whichever is greater, for this transfer is $95,901.00

_____
AFFIANT

Subscribed and sworn to before me this the 14th day of November, 2002.

_____
NOTARY PUBLIC

My Commission Expires:_____

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 95,901
David L. Young
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF November 2002
Deputy Register

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 21st day of July, 2000, Gentry L. Jordan and wife, Vickie Jordan, executed a Deed of Trust to Harold Pannell, Trustee, to secure a promissory note of even date in the amount of $135,449.99, payable to the order of First Family Home Equity, Inc. as fully set out in Instrument No. 200007240072604, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Harold Pannell, 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. 20020411-0045232, 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 First Family Home Equity, 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 October 17, 24 and 31, 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 Thursday, November 14, 2002, at 1:03 p.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, David L. Young and Patricia Ann Young was the highest and best bidder, the amount of their bid being in the sum of Ninety-Five Thousand Nine Hundred One Dollars and 00/100 ($95,901.00) 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 Ninety-Five Thousand Nine Hundred One Dollars and 00/100 ($95,901.00) dollars, cash in hand paid, 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 David L. Young and Patricia Ann Young hereinafter known as the Grantee, their heirs and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:

Being Lot No. 72 on the Plan of Mulberry Downs, Phase 1-C of record in Plat Book 7900, Page 442, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Gentry L. Jordan, unmarried, by deed from Phillips Builders, Inc. by Ruth Malatak, Vice President, dated November 29, 1994, recorded December 06, 1994, in Book 9538, page 669, Register's Office for Davidson County, Tennessee.

rta/69137-00

The street address of the Property is believed to be 1413 Cranapple Cove, Nashville, Tennessee 37207, 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, their heirs and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Instrument No. 200007240072604, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, their heirs 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 14th day of November, 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 14th day of November, 2002.

NOTARY PUBLIC

My Commission Expires:
3-26-05