Map 060-12-0
Parcel 067.00

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $44,900.00

AFFIANT

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

NOTARY PUBLIC

My Commission Expires: 3-20-05

Davidson County DEEDTRS
Recvd: 11/15/02 11:36 3pgs
Fees:18.00 Taxes:166.13
20021115-0141778

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 23rd day of October, 1997, Edna Fitzgerald and Lyndon L. Hamilton, executed a Deed of Trust to Brad Tilford, Trustee, to secure a promissory note of even date in the amount of $57,353.96, payable to the order of Associates Financial Services of America, Inc. as fully set out in Book 10657, Page 237, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Brad Tilford, 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. 20020926-0117527, 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 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 1:00 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 Forty-Four Thousand Nine Hundred Dollars and 00/100 ($44,900.00) 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 Forty-Four Thousand Nine Hundred Dollars and 00/100 ($44,900.00) 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:

> Land in Davidson County, Tennessee, in the 12th Civil District, described according to a survey made by M. H. Ragan, August 19, 1957, as follows:
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> Beginning at an iron pin in the northerly margin of Hart Street or Lane, said point being 2102.6 feet, more or less, easterly from the center line of Dickerson Pike; thence north 4 degrees 55 minutes east 197.0 feet to an iron pin; thence south 84 degrees 35 minutes east 50 feet to an iron pin; thence south 4 degrees 55 minutes west 197.0 feet to an iron pin in the northerly margin of Hart Street or Lane; thence with the margin of same, north 84 degrees 34 minutes west 50 feet to the point of beginning, containing .23 acres, more or less.
>
> Being the same property conveyed to Edna Fitzgerald and Lyndon L. Hamilton, both single, by deed from Associates Financial Services Company of Tennessee, Inc., said deed to be recorded simultaneously herewith in the Register's Office for Davidson County, Tennessee. (See Deed of record in Book 10585, Page 94, Register's Office for Davidson County, Tennessee.)

The street address of the Property is believed to be 211 Hart Lane, Nashville, Tennessee 37210, 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 10657, Page 237, 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 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