This instrument prepared by:

Kleinsmith & Associates, P.C.
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Davidson County DEEDTRS
Recvd: 11/21/02 10:11 4pgs
Fees:23.00 Taxes:319.85



20021121-0144670

INST. NO. 200010230104912

Responsible Taxpayer and Property Owner:
Tax Parcel No. 18-8-12

Name: Citifinancial Mortgage Company, Inc.
f/k/a First Family Financial Services, Inc.
Address: 1111 Northpoint Dr., Bldg. 4, Ste. 100
Coppell, TX 75019

Common Description: 708 N. Dickerson Pike
Goodlettsville, TN 37072
Legal Description: See Exhibit "A"

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $86,447.07 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, this 21st day of November, 2002.

Notary Public
My Commission Expires: 12/27/03.

SARAH B BUNTEN
Notary Public
State of Colorado

SUCCESSOR TRUSTEE'S DEED

Whereas, by virtue of the power and authority vested under that Deed of Trust executed by **Mary Zaborowski and John Shiriram** dated **10/12/2000** and recorded **10/23/2000** at Instrument **200010230104912**, Register's Office of Davidson County, Tennessee, given to secure payment of a certain indebtedness evidenced by a

promissory note set forth therein, payable to the order of **First Family Financial Services, Inc.,** default having been made in the performance of the terms and provisions of the Deed of Trust, demand having been made upon the said Debtor for payment in accordance with the provisions of the Deed of Trust, default having been made in the payment upon demand, said indebtedness described by the said Deed of Trust having been declared to be due and payable in accordance with the terms thereof, said default continuing without reinstatement, at the request of Holder of the note for the purpose of effecting payment of all sums due under the terms of the note and Deed of Trust, principal interest and costs of sale, Philip M. Kleinsmith, Trustee, did on Thursday, **November 21, 2002** at 10:00 a.m. pursuant to the advertisement published in the **Nashville Record News** and sent by mail to the Debtor and lienors of record, offer for sale, at **Front door of Davidson County Courthouse Nashville,** TN, in bar of the equities of redemption, dower and homestead, the hereinafter described real estate, at which sale **Citifinancial Mortgage Company, Inc., f/k/a First Family Financial Services, Inc.** became the highest and best bidder(s) at and for the sum of **$86,447.07** and

WHEREAS, the proceeds of the sale were sufficient to satisfy all sums of principal, interest, attorney fees, costs and other sums accruing under the terms of the aforesaid Deed of Trust.

NOW THEREFORE, Philip M. Kleinsmith, Trustee, exercising the power and authority vested in him, and in bar of the equities of redemption, dower and homestead, does hereby sell, transfer , and convey unto **Citifinancial Mortgage Company, Inc., f/k/a First Family Financial Services, Inc.,** Grantee, the following described real estate, to wit:

See attached Exhibit "A"

To HAVE AND TO HOLD said described real estate unto the Grantee, his successors and assigns, forever in fee simple

Sale was advertised and made as Trustee only, without covenants or warranties of title, express or implied, subject to any governmental zoning or subdivision ordinances in effect thereon and this conveyance is so made. However, Grantor, as Trustee, but not otherwise, hereby assigns and sets over to Grantee all of the

covenants and warranties contained in the Deed of Trust recorded at Instrument No. **200010230104912**, referred to therein.

IN WITNESS WHEREOF, Philip M. Kleinsmith, Trustee, has caused these presents to be executed this 21st day of November, 2002.

PHILIP M. KLEINSMITH, Trustee

STATE OF COLORADO)
COUNTY OF EL PASO)

Before me, Sarah B. Bunten, a Notary Public , duly appointed, commissioned, and qualified in and for the State and County aforesaid, personally appeared Philip M. Kleinsmith with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), to be the person described in and who executed the foregoing instrument and acknowledged that he executed same as his free act and deed.

This the 21st day of November, 2002.

SARAH B BUNTEN
Notary Public
State of Colorado

Notary Public

My Commission Expires: 12/27/03.

TRACT I: Exhibit A

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

A tract of land in the 2nd civil district of Davidson County, Tennessee in the City of Goodlettsville at the intersection of Dickerson Road, U.S. Hwy. 41 and 31, and the Old Springfield Road and being more fully described as follows:

Beginning at an iron pin on the northerly margin of Dickerson Road, U.S. Hwy. 41 and 31, at the intersection of said margin and the westerly margin of Old Springfield Road; thence,

1) Along the westerly margin of Dickerson Road, U.S. Hwy. 41 and 31, S 19 deg. 46' 00" E, a distance of 432.52' to an iron pin; thence,

2) N 70 deg. 10' 33" E, a distance of 89.77' to an iron pin where the width of the margin of Dickerson Road, U.S. Hwy. 41 and 31, changes from 35 feet to 125 feet from the centerline of said road; thence,

3) Along the westerly margin of Dickerson Road, southerly with a curve to the right having a radius of 1875.00' and a central angle of 1 deg. 31' 40", a distance of 50.00' to an iron pin; thence,

4) Leaving Dickerson Road, S 70 deg. 10' 33" W, a distance of 209.05' to an iron pin at the southeast corner of a tract of land conveyed to John Shiriraa by Warranty Deed of record in Book 6393, page 452, Register's Office of Davidson County, Tennessee; thence,

5) With the east line of said tract conveyed to John Shiriraa, N 19 deg. 46' 00" W, a distance of 482.52' to an iron pin; thence,

6) N 70 deg. 10' 33" E, a distance of 120.00' to the point of beginning.

BEING the same property conveyed to John Shiriraa, by Warranty Deed from First American National Bank of Nashville, as Trustee under the Last Will and Testament of Robert A. McDowell, Sr., Charles W. McDowell, Sr., Anna Johnson White, Marvin J. Terrell, an unmarried man, James W. Stewart, an unmarried man, and Gloria H. Yokley, dated October 10, 1985, recorded October 10, 1985, of record in Book 6679, page 315, Register's Office for Davidson County, Tennessee. Also acquired by instrument of record in Book 6393, page 452, in the Register's Office for said County.

TRACT II:

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

A tract of land in the 10th civil district of Davidson County, Tennessee in the City of Goodlettsville at the northwest quadrant of the intersection of U.S. Highway 41 and 31, and the L and N Railroad and being more fully described as follows:

Beginning at a concrete monument on the west margin of U.S. Highway 41 and 31, and on the north right-of-way of the L & N Railroad, thence,

1. N 57 deg. 08' 57" W, a distance of 700.57' with the north right-of-way of the L and N. Railroad to an iron pin, thence,

2. N 70 deg. 10' 33" E, a distance of 533.51' to an iron pin on the west margin of U.S. Highway 41 and 31, thence,

3. Southerly with a curve to the right having a radius of 1875.00' and a central angle of 14 deg. 29' 06" (chord bearing and distance of S 9 deg. 50' 23" E 472.76') a distance of 474.02' with the west margin of U.S. Highway 41 and 31 to an iron pin, thence,

4. S 3 deg. 31' 15" E, a distance of 95.33' with the west margin of U.S. Highway 41 and 31 to the point of beginning and containing 3.58 acres.

BEING the same property conveyed to John Shiriraa by Warranty Deed from Gloria H. Yokley, Executrix, (a 10% interest), Anna M. White, (a 10% interest), First American National Bank, By W. A. Byrn, Jr. Trustee, (a 50% interest), Marvin J. Terrell, (a 10% interest), James W. Stewart, (a 10% interest), Charles W. McDowell, Sr., (a 10% interest), dated December 7, 1983, recorded December 8, 1983, Book 6130, page 927, Register's Office for Davidson County, Tennessee.