PREPARED BY: DONOHO, TAYLOR & TAYLOR
204 Court Street
Hartsville, Tennessee 37074

Davidson County DEEDTRS
Recvd: 11/26/02 10:24 4pgs
Fees:23.00 Taxes:82.33
20021126-0146451

Map No. 107-09-0 A 035.00
Parcel No. _____

BETTY LOU TAYLOR, TRUSTEE
TO
CITIZENS BANK
New Owner &
Mail Tax Notices To:
Citizens Bank
P.O. Box 45
Hartsville, TN 37074

TRUSTEE'S DEED

This deed, made and entered into this 20 day of November, 2002, by and between Betty Lou Taylor, acting as Trustee, as hereinafter stated, party of the first part, and Citizens Bank, a Tennessee corporation with its principal office located at Hartsville, Tennessee, party of the second part.

WITNESSETH:

That whereas Robert D. Oldham, a single person, executed to the said Betty Lou Taylor, Trustee, upon the lands hereinafter described a deed of trust dated July 22, 1996, and recorded in Book 10133, page 750, Register's Office of Davidson County, Tennessee; and whereas the indebtedness thereby secured being overdue and unpaid, and the holder of the said indebtedness having called upon the said Trustee to foreclose the said deed of trust, the said Trustee, after due advertisement as required by law and the terms of the deed of trust offered said land for sale at the door of the Davidson County Courthouse on the 7th day of November, 2002, when and where Citizens Bank became the last and highest bidder at the price of Twenty Two Thousand Two Hundred Fifty ($22,250.00) Dollars.

NOW, THEREFORE, the said Betty Lou Taylor, acting as Trustee as aforesaid, in consideration of the premises and of the said sum of Twenty Two Thousand Two Hundred Fifty ($22,250.00) Dollars to her in hand paid, has bargained and sold and by these presents does bargain, sell and convey unto the said Citizens Bank, its successors and assigns, the land sold as

aforesaid, the same lying and being in the County of Davidson, and State of Tennessee, and more particularly described as follows:

A certain condominium apartment in Davidson County, Tennessee, described as follows, to wit:

Unit No. 1069, Building C, in a Horizontal Property Regime, as shown on the Plan of Castlewood Condominiums, as of record in Plat Book 4660, page 62, Register's Office for said County, to which reference is here made for a more complete legal description.

This is the same property which was conveyed to Robert D. Oldham by Carolyn Faye Cook by deed dated June 24, 1993, of record in Book 8992, page 579, Register's Office of Davidson County, Tennessee.

2002 and subsequent taxes will be the responsibility of the purchaser.

To have and to hold, said lands and premises, together with all privileges and appurtenances thereto belonging, to it the said party of the second part and its successors and assigns in as full and ample a manner as the said Trustee has power to convey the same and the Trustee is acting in her capacity as Trustee and in no other capacity.

In testimony whereof, the said Betty Lou Taylor, acting as Trustee as hereinabove stated, has hereunto set her signature the day and year first above written.

BETTY LOU TAYLOR
TRUSTEE

STATE OF Tennessee

COUNTY OF Tipton

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named BETTY LOU TAYLOR, TRUSTEE, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, at Hartsville, Tennessee, this 20 day of November, 2002.

Anne Kemp
NOTARY PUBLIC

ANNE KEMP NOTARY PUBLIC AT LARGE TENNESSEE

My Commission Expires: 9-28-2004

STATE OF TN
COUNTY OF Trousdale

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $33,250.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Betty J. Taylor Trustee & VP
AFFIANT

Subscribed and sworn to before me, this the 20th day of Nov, 2002.

Patricia Burton
REGISTER OR NOTARY PUBLIC

PATRICIA BURTON NOTARY PUBLIC AT LARGE TENNESSEE

My Commission Expires: 6-29-05

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
Washington, D.C. 20224

SMALL BUSINESS/SELF-EMPLOYED DIVISION

October 10, 2002

Donoho, Taylor & Taylor
204 Court Street, P.O. Box 179
Hartsville, Tennessee 37074

Dear Ms. Taylor:

This is to acknowledge receipt of your correspondence dated October 2, 2002 regarding Robert D. Oldham, 1025 Harold Drive, Nashville, Tennessee 37217, TIN [redacted]-0303. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown below.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487, by calling 1-800-TAX-FORM. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact P. Jackson, badge number 62-09322, telephone number, (615)250-5749, fax to (615)250-5406, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

K. Scott Franks
Technical Support Group Manager

Enclosure