SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on February 16, 1995, Robert W. Hall, executed to J. F. Wiley, Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is of record in Book 9604, Page 340 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20020830-0105054 in said Register's Office the above named trustee was replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr., and Mary K. Alissandratos, as substitute trustees, any one of whom is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, CitiFinancial Mortgage Company, Inc. f/k/a Associates Financial Services Company, Inc., as the owner thereof, requested the undersigned to advertise and sell the security according to the terms thereof; and

WHEREAS, in accordance with said request, the said real estate described in said Deed of Trust was advertised for sale in THE NASHVILLE RECORD, a newspaper published in Nashville, Tennessee, the first insertion appearing on October 17, 2002, and subsequent insertions appearing on October 24, 2002, and October 31, 2002, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon on Thursday, November 14, 2002, being the time and at the main door of the Court House, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisement, the undersigned offered said real estate for sale in accordance with all the terms and requirements in said Deed of Trust and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to CitiFinancial Mortgage Company, Inc., at and for the sum of $35,000.00, which is the highest and best bid in connection therewith;

NOW, THEREFORE, the undersigned in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains,

Davidson County DEEDTRS
Recvd: 12/10/02 09:03 3pgs
Fees:18.00 Taxes:129.50
20021210-0151919

sells, conveys, and confirms unto said CitiFinancial Mortgage Company, Inc., the following real estate situated and located in Davidson County, Tennessee, to-wit:

> Being Unit 101 of Spence Manor Condominiums, a Horizontal Property Regime established by Master Deed of record in Book 6794, Page 219, the plat of which is of record in Plat Book 6794, Page 293, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to Douglas K. Yoder by Deed from E. Cathy King, unmarried, of record in Book 7908, Page 186, Register's Office for Davidson County, Tennessee, now conveyed to Robert W. Hall by deed from Douglas K. Yoder recorded in Book 9604, Page 337 in the Register's Office for Davidson County, Tennessee.

The conveyance of the aforesaid property is subject to the rights of the United States to redeem the land as provided in 26 U.S.C. §7425(d)(1) and Exhibits 1 and 2 attached are copies of the notice provided to the United States and their response thereto.

The conveyance of the aforesaid property is subject to unpaid property taxes, assessments, subdivision restrictions, building lines, and easements of record in the Davidson County Register's Office.

IN WITNESS WHEREOF, Clifford D. Pierce, Jr., as Substitute Trustee has hereunto set his hand this the 14th day of November, 2002.

CLIFFORD D. PIERCE, JR.
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th day of November, 2002, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Clifford D. pierce, Jr., to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as Substitute Trustee.

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

NOTARY PUBLIC

ROSE A. BYRNE
NOTARY PUBLIC AT LARGE
My Commission Expires Sept. 27, 2005
SHELBY COUNTY, TN

My Commission Expires:
9.27.05

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $35,000.00 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 14th day of November, 2002.

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TN
My Commission Expires Sept. 27, 2005

My Commission Expires:

9.27.05

PROPERTY ADDRESS: 11 Music Square East Unit 101
Nashville, TN 37213

OWNER AND
MAIL TAX NOTICE TO: CitiFinancial Mortgage Company, Inc.
1111 Northpoint Drive
Bldg. 4, Suite 100
Coppell, TX 75019

PREPARED BY AND RETURN TO: Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120

Tax Parcel ID: Map 93-13, Group A, Parcel 101 CO