SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on February 10, 1995, Gary Dennis Johnson, divorced, executed to Matthew Bohanek, 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 9595, Page 791 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, the original trustee was replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr. and S. Jonathan Garrett under Instrument No. 20010129-0008250 in said Register's Office; and

WHEREAS, by instrument of record under Instrument No. 20021217-0155811 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., as the owner by assignment 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 January 9, 2003 and subsequent insertions appearing on January 16, 2003, and January 23, 2003, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at ten thirty o'clock (10:30 a.m.) on Thursday, January 30, 2003, 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 $240,000.00, which is the highest and best bid in connection therewith;

Davidson County DEEDTRS
Recvd: 02/07/03 09:01 3pgs
Fees:18.00 Taxes:888.00
20030207-0016943

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

> Land in Davidson County, Tennessee, being Lot No. 103 on the Plan of Cottonport Plantation, Phase II, of record in Book 6900, Page 950, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Gary Dennis Johnson by deed of record in Book 9302, at Page 960, the Register's Office for Davidson County, Tennessee.

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, Mary K. Alissandratos, as Substitute Trustee has hereunto set her hand this the 30th day of January, 2003.

Mary K. Alissandratos
MARY K. ALISSANDRATOS
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 30th day of January, 2003, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Mary K. Alissandratos, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that she executed the same as her 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. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TN
My Commission Expires Sept. 27, 2005

My Commission Expires:
9-27-05

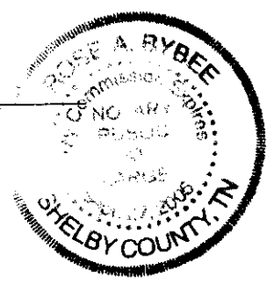
STATE OF TENNESSEE
COUNTY OF SHELBY

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 $240,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mary K. Sussardrastos
AFFIANT

Subscribed and sworn to before me on this 30th day of January, 2003.

NOTARY PUBLIC



My Commission Expires:
9-28-05

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PROPERTY ADDRESS:	800 Old Thrasher Court Brentwood, TN 37027
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: 171-08-0-A-103.00 CO