SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on November 26, 1997, Terry A. Hendrix and wife, Kimberly A. Hendrix, executed to G. Ronald Hall, 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 Record Book 10711, Page 15 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20020416-0046743 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 Home Equity Services, 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, Davidson County, Tennessee, the first insertion appearing on January 23, 2003 and subsequent insertions appearing on January 30, 2003, and February 6, 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 Tuesday, February 18, 2003, being the time and at the main entrance of the Courthouse, 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 $72,000.00, 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

Davidson County DEEDTRS
Recvd: 03/07/03 16:06 3pgs
Fees:18.00 Taxes:266.40
20030307-0030692

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. 85 on the Plan of Nawakwa Hills Powwow Addition, Section 3 which is of record in Book 974, Page 25, Register's Office for Davidson County, Tennessee and described as follows: Said Lot No. 85 fronts 50 feet on the Easterly side of Mohawk Trail (formerly Whoopee Trail) and runs back between parallel lines 150 feet to a dead line.
>
> Being the same property conveyed to Terry A. Hendrix and wife, Kimberly A. Hendrix by Deed from W. H. Dorris, unmarried, of record in Book 7725, Page 274 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 18th day of February, 2003.

Mary K. Alissandratos
MARY K. ALISSANDRATOS
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 18th day of February, 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.

Sherrie C. Lee
NOTARY PUBLIC

My Commission Expires:
6-28-03

SHERRIE C. LEE
MY COMM EXP
NOTARY PUBLIC AT LARGE
June 28, 2003
SHELBY CO., TN

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 $72,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mary K. Alexander
AFFIANT

Subscribed and sworn to before me on this 18th day of February, 2003.

Sherrie C. Lee
NOTARY PUBLIC

SHERRIE C. LEE
MY COMM EXP
NOTARY
PUBLIC
AT LARGE
June 28, 2003
SHELBY CO., TN

My Commission Expires:
6-28-03

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PROPERTY ADDRESS: 1503 Mohawk Trail
Madison, TN 37115

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

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

Tax Parcel ID: 063-02-0 054.00