Address New Owner(s) as follows:
The CIT Group/Sales Consumer Finance, Inc.
545 Mariott Drive, Suite 800
Nashville, TN 37214

Send Tax Bills to:
same

Map Parcel Number: 71-15-143

Davidson County DEEDTRS
Recvd: 06/25/03 15:08 3pgs
Fees:18.00 Taxes:276.09
20030625-0087395

Prepared by:
John A. Medina
Kenney & Solomon
3675 Crestwood Parkway
Suite 500
Duluth, GA 30096

TRUSTEE'S DEED

WHEREAS, a Deed of Trust has been heretofore executed by Ricky D. McCutcheon to Ernest B. Williams, IV, Trustee, dated March 1, 2001, and recorded in Instrument Number 20010313-0023661, in the Register's Office of Davidson County, Tennessee, conveying the hereinafter described real estate in trust to secure payment of a promissory note and said promissory note being described therein and payable to the order of The CIT Group/Consumer Finance, Inc.; and

WHEREAS, by instrument executed by The CIT Group/Consumer Finance, Inc., dated March 31, 2003, and filed for record in Instrument Number 20030411-0048308, said Register's Office, John A. Medina, a resident of Cumming, Georgia, licensed to practice law in the State of Tennessee, was appointed as Successor Trustee, with all rights, powers and privileges of the original Trustee named in said Deed of Trust; and

WHEREAS, default was made in payment of installments maturing on said promissory note and in performance of covenants contained in the Deed of Trust, by reason of which the entire balance owing thereon was declared due and payable, default being made in payment thereof and such default continued until time of sale; and

WHEREAS, by virtue of the power and authority vested in him as such Successor

Trustee, under the Deed of Trust of record in Instrument Number 20010313-0023661, aforesaid, at the request of the owner of said note and for the purpose of effecting payment and satisfaction thereof, principal and interest, attorney's fees and costs of sale, John A. Medina, a resident of Cumming, Georgia, licensed to practice law in the State of Tennessee, Successor Trustee, pursuant to the advertisement published in the Nashville Record, a newspaper published and of general circulation in Davidson County, Tennessee, in its issues of May 8, May 15, and May 22, 2003, offered for sale at public outcry to the highest and best bidder for cash at 225 Polk Avenue (Old Ben West Library Building) in the City of Nashville of Davidson County, Tennessee, in bar of all equities of redemption, statutory right of redemption, homestead, dower, and all other rights or exemptions of every kind, sold on May 29, 2003, at 11:00 o'clock a.m. at public outcry, the hereinafter described real estate; at which sale The CIT Group/Consumer Finance, Inc., being the highest and best bidder at and for the sum of $74,620.00 Dollars, became the purchaser thereof.

NOW, THEREFORE, JOHN A. MEDINA, SUCCESSOR TRUSTEE, a resident of Cumming, Georgia, licensed to practice law in the State of Tennessee, exercising the power and authority vested in him and in bar of all equities of redemption, statutory right of redemption, homestead, dower and all other rights or exemptions of every kind, does hereby sell, transfer and convey unto The CIT Group/Consumer Finance, Inc., the following described real estate located in the County of Davidson, Tennessee:

> Lots 380, 381 and 382 of Highland Land Company, of record in Plat Book 421, Page 14, 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 Ricky D. McCutcheon, by Quitclaim Deed from Mattiem McCutcheon, dated July7, 2000 and recorded July 28, 2000 in Instrument Number 20007280074592, Register's Office for Davidson County, Tennessee.
>
> TO HAVE AND TO HOLD the same described real estate unto The CIT

Group/Consumer Finance, Inc., its successors and assigns, forever in fee simple.

Said Deed of Trust recites title as unencumbered, but sale was advertised and made as Trustee only, without covenants of seisin or warranties of title, SUBJECT to any unpaid taxes and assessments owing on said property and this conveyance is made accordingly.

WITNESS my hand on this the 29th day of May, 2003.

JOHN A. MEDINA
Successor Trustee

STATE OF GEORGIA
COUNTY OF GWINNETT

On this the 29th day of May, 2003, before me personally appeared JOHN A. MEDINA to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of himself as successor trustee, acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal.

Notary Public

DEBBIE W. FLESCH MY COMMISSION EXPIRES JULY 9 2005 DEKALB CO., GEORGIA NOTARY PUBLIC

My Commission Expires: _____

STATE OF GEORGIA
COUNTY OF GWINNETT

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $74,620.00, 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 the 29th day of May, 2003.

Notary Public

DEBBIE W. FLESCH MY COMMISSION EXPIRES JULY 9 2005 DEKALB CO., GEORGIA NOTARY PUBLIC

My Commission Expires: _____
K:\FMC\McCutcheonRicky\TrusteesDeed.wpd