RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
John S. Ram aka Johnny Shiriran

GRANTEE(s)
CitiFinancial Mortgage Company, Inc.

Davidson County DEEDTRS
Recvd: 02/12/04 08:56 3pgs
Fees:18.00 Taxes:399.50
20040212-0016745

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 22, 2000 and recorded on June 26, 2000 as Instrument No. 200006260062968 in the Register's Office of Davidson County, Tennessee, John S. Ram aka Johnny Shiriran conveyed to Harold Pannell, Hendersonville, TN, as Trustee for First Family Financial Services, Inc., the hereinafter-described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on December 16, 2003 as Instrument No. 20031216-0179323 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement notice was given that the sale was to be held on February 4, 2004 at the Gaylord Entertainment Center in Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to CitiFinancial Mortgage Company, Inc., at and for the sum of $107,972.64, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by CitiFinancial Mortgage Company, Inc. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said CitiFinancial Mortgage Company, Inc., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> A certain tract of parcel of land, in Davison County, Tennessee, described as follows, to-wit: Land in the 10th Civil District of Davidson County, Tennessee, being Lot Number 119 on the Plan of Grizzard Manor, Section 5, as of record in Book 4675, Page 163, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description thereof. Being the same property conveyed to John S. Ram by Quitclaim Deed from John Shiriram, dated March 26, 1996, recorded March 27, 1996, in the Book 9992, page 722, Register's Office for Davidson County, Tennessee.

Commonly known as: 2034 Graceland Drive, Goodlettsville, Tennessee 37072

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto CitiFinancial Mortgage Company, Inc., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 4 day of Feb, 2004.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 4 day of Feb, 2004.

Lena M. Nagle
Notary Public

My Commission Expires:

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $107,972.64, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 4 day of Feb, 2004

Lena M. Nagle
Notary Public

My Commission Expires:

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
CitiFinancial Mortgage Company, Inc.
14415 South 50th Street, Suite 100
Phoenix, AZ 85044

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

Parcel No. 7-15-48.00

DSTDeedforPMI_MSobanski_040206_1600

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388