SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 15, 1999, Rosalyn Laverne Turner and husband, Lawrence Turner, executed to Van E. Craig, 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 11302, Page 984 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20040419-0043577 in said Register's Office, the Substitute Trustees were replaced by E. Franklin Childress, Jr., Toni Campbell Parker, 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, Inc., f/k/a Commercial Credit Plan, Inc., 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, Davidson County, Tennessee, the first insertion appearing on April 15, 2004 and subsequent insertions appearing on April 22, 2004, and April 29, 2004, 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 Monday, May 10, 2004, being the time and at the main door of the Register of Deeds, located in the Gaylord Entertainment Center, 501 Broadway, Suite 501, 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, Inc, at and for the sum of $50,700.00, 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: 06/07/04 10:34 3pgs
Fees:18.00 Taxes:187.59
20040607-0066714

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

> All that parcel of land in Davidson County State of Tennessee, as more fully described in Deed Book 10660, Page 449, ID#72.09-3373, being known and designated as Lot 82, on the Map of Springdale Subdivision, as of record in Book 974, Page 18, Register's Office of Davidson County, Tennessee.
>
> This being the same property conveyed to Rosalyn Laverne Turner and husband, Lawrence Turner, as tenants by the entirties, from Sam E. Stansbury, Trustee by Quit-Claim deed dated 10/27/1997 and recorded 10/28/1997 in Book 10660, Page 449, Davidson County Records, State of 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 10th day of May , 2004.

Mary K. Alissandratos

MARY K. ALISSANDRATOS
SUBSTITUTE TRUSTEE

OFFICIAL SEAL
SANDRA S. LEE
Notary Public at Large
State of Tennessee

STATE OF TENNESSEE

COUNTY OF SHELBY

On this 10th day of May, 2004, 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.

Sandra S. Lee

NOTARY PUBLIC

My Commission Expires:

My Commission Expires Oct. 10, 2006

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 $50,700.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mary K. Alissandratos
AFFIANT

Subscribed and sworn to before me on this 10th day of May, 2004.

Sandra S. Lee
NOTARY PUBLIC

OFFICIAL SEAL
SANDRA S. LEE
Notary Public at Large
State of Tennessee

My Commission Expires:

My Commission Expires Oct. 10, 2006

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PROPERTY ADDRESS:	920 West Cahal Avenue Nashville, TN 37206
OWNER AND MAIL TAX NOTICE TO:	CitiCorp Trust Bank, FSB 7467 New Ridge Road Hanover, MD 31076
PREPARED BY AND RETURN TO:	Baker, Donelson, Bearman, Caldwell & Berkowitz A Professional Corporation 165 Madison Avenue Memphis, TN 38103

Tax Parcel ID:72-9/373