RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Melinda D. Bronaugh and Myles Owen, IV

GRANTEE(s)
CitiFinancial Mortgage Company, Inc.

Davidson County DEEDTRS
Recvd: 12/16/04 14:47 3pgs
Fees:18.00 Taxes:532.80
20041216-0149815

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 13, 1998 and recorded on October 16, 1998 at Book 11158, Page 923 in the Register's Office of Davidson County, Tennessee, Melinda D. Bronaugh, and Myles Owen, IV conveyed to Robert Zieglar, as Trustee for TranSouth Mortgage Corporation, 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 **CHRISTOPHER L. PALMER** as Successor Trustee by instrument of record recorded on November 12, 2004 as Instrument No. 20041112-0136360 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 said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale of said property was, by said Successor-Trustee, made and given conformity with the terms and provisions of said Deed of Trust, and

WHEREAS, pursuant to said advertisement and notice, on December 8, 2004 at the Gaylord Entertainment Center in Nashville, Tennessee, 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 $144,000.00, 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, 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:

> Being Lot No. 28 on the Plan of Reelfoot, Section Three, of record in Book 6256, Page 167 and 168, Register's Office for said County. Said Lot No. 28 fronts 70 feet on the Westerly margin of Reelfoot Drive and extends back 134 feet on the northerly line and 148.63 feet on the southerly line to a broke line in the rear, measuring 85.03 feet thereon. Being the same property conveyed to Ghassan Husseini by Deed of record in Book 7830, page 702, Registers Office for Davidson County, Tennessee. Being the same property conveyed from Ghassan Husseini, a married person to Myles Owen IV and Melonda D. Bronaugh, as tenants in common by Deed recorded 9/2/92, in Book 8719, at page 884, in the Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 3053 Reelfoot Drive, Nashville, Tennessee 37214

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 Successor Trustee, has hereunto set his hand and seal this 8 day of Dec, 2004

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS)
)ss:.
COUNTY OF PULASKI)

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Christopher L. Palmer, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Successor Trustee, for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 8 day of Dec, 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 $144,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS)
)ss:.
COUNTY OF PULASKI)

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Christopher L. Palmer, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Successor Trustee, for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 8 day of Dec, 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

Parcel No. 108-08-0254.00

DSTDeedforPMI_bberthiaume_041208_1542

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

W&A No. 787-78235