RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Randy C. Lane and Brenda Lane

GRANTEE(s)
Citifinancial, Inc.

Davidson County DEEDTRS
Recvd: 01/03/05 11:40 3 pgs
Fees:18.00 Taxes:332.63
20050103-0000423

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 20, 2002 and recorded on June 24, 2002 as Instrument No. 20020624-0075329 in the Register's Office of Davidson County, Tennessee, Randy C. Lane, and Brenda Lane conveyed to Sharon Stoneman, as Trustee for Citifinancial 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 **CHRISTOPHER L. PALMER** as Successor Trustee by instrument of record recorded on November 30, 2004 as Instrument No. 20041130-0142407 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 22, 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, Inc., at and for the sum of $89,900.00, 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, 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, Inc., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> All that certain parcel of land in Davidson County, State of Tennessee, as more fully described in Deed Book 9180, page 281, ID #162.03-392, being known and designated as Lot 64, Section 5, Haywood Hills, filed in Plat Book 4675, page 143 recorded 10/01/1974. This being the same property conveyed to Randy C. Lane, a married person from William D. Hopkins and wife, Muriel G. Hopkins, by Deed 11/19/1993 and recorded 12/08/1993 on Book 9180, page 281, Davidson County Records, State of Tennessee.
>
> Commonly known as: 4957 Algonquin Trail, Antioch, Tennessee 37013

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, Inc., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee, has hereunto set his hand and seal this 22 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 22 day of Dec, 2004.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-201

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 $89,900.00, 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 22 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

W&A No. 958-78591

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Citifinancial, Inc.
7467 New Ridge Road
Hanover, MD 21076

Parcel No. 162-03-0 392.00

DSTDeedforPMI_bberthiaume_041222_1302

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