RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Ernestine Ruth Myer

GRANTEE(s)
HSBC Bank USA, as trustee in trust for Citigroup Mortgage Loan Trust, Inc., asset backed pass through certificates series 2003-HE-4

Davidson County DEEDTRS
Recvd: 03/30/05 13:23 3 pgs
Fees:18.00 Taxes:293.29
20050330-0034573

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated September 27, 1999 and recorded October 7, 1999, at Book 11694, Page 101 in the Register's Office of Davidson County, Tennessee, Ernestine Ruth Myer conveyed to Ernest B. Williams IV, as Trustee for The CIT Group/Consumer Finance, Inc. (TN) (a Delaware 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 February 9, 2005 as Instrument No. 20050209-0014936 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 March 2, 2005 at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY 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 HSBC Bank USA, as trustee in trust for Citigroup Mortgage Loan Trust, Inc., asset backed pass through certificates series 2003-HE-4, at and for the sum of $79,267.85, 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 HSBC Bank USA, as trustee in trust for Citigroup Mortgage Loan Trust, Inc., asset backed pass through certificates series 2003-HE-4 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 HSBC Bank USA, as trustee in trust for Citigroup Mortgage Loan Trust, Inc., asset backed pass through certificates series 2003-HE-4, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Being Lot No. 9 on the map of W. H. Nance's Subdivision of Lot No. 14 of the Brooklyn Plan filed in Book 332, Page 14, said Register's Office, and described as follows: Said lot fronts 75 feet on the south boundary of Baptist World center Boulevard and goes back between lines 145.02 feet to an alley on which it measures 75 feet. Being the property conveyed to the grantor by deed of even dated being recorded simultaneously herewith.

Commonly known as: 1520 Baptist World Center Drive, Nashville, Tennessee 37207

Tax Parcel No.: 071-09-0 054.00

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 HSBC Bank USA, as trustee in trust for Citigroup Mortgage Loan Trust, Inc., asset backed pass through certificates series 2003-HE-4, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his hand and seal this 23 day of Mar, 2005.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
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 23 day of Mar, 2005.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

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 $79,267.85, 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
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 foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in LR this 23 day of Mar, 2005.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

PROPERTY OWNER OR AGENCY
RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, as trustee in trust for Citigroup Mortgage Loan Trust, Inc., asset backed pass through certificates series 2003-HE-4
3476 Stateview
Ft. Mill, SC 29715

This Instrument Prepared By:
Robert M. Wilson, Jr.
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