Tennessee
Map: #87-13-93

Allan Harrell
CITIFINANCIAL: #5000725480

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 26, 2002, and recorded in Register's Instrument No. 20021210-0152261 in the Register's Office of Davidson County, Tennessee, Allan W. Harrell and Sheila A. Harrell, husband and wife, conveyed to Allison Title Company, Trustee(s), 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 appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT: #20050317-0029259, in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 the sale was appointed to be held on April 12, 2005, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of Davidson County, 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 sale CITIFINANCIAL MORTGAGE COMPANY, INC., a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of SIXTY FOUR THOUSAND NINE HUNDRED DOLLARS AND 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which 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 payment is hereby acknowledged, the undersigned, VALERIE ANN SPICER, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said CITIFINANCIAL MORTGAGE COMPANY, INC., its successors and assigns in fee simple forever, the property above mentioned and now further described as being in HERMITAGE, COUNTY OF DAVIDSON, State of Tennessee, to-wit:

SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND DESCRIBED AS FOLLOWS:

BEING LOT NO. 117 ON THE PLAN OF VALLEY GROVE, SECTION 6 AS OF RECORD IN PLAT BOOK 5200, PAGE 583, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION THEREOF.

SUBJECT TO RESTRICTIVE COVENANTS OF RECORD IN BOOK 6112, PAGE 281, REGISTER'S OFFICE FOR SAID COUNTY.

ALLAN W. HARRELL AND WIFE, SHEILA A. HARRELL, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #10650, PAGE: #451, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 05/06/05 10:07 2 pg
Fees:13.00 Taxes:240.13
20050506-0051191

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto CITIFINANCIAL MORTGAGE COMPANY, INC., its successors and assigns in fee simple forever, to whom the said VALERIE ANN SPICER, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	64,083.00
	$64,900.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said VALERIE ANN SPICER, Substitute Trustee, has on April 12, 2005 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On April 12, 2005 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared VALERIE ANN SPICER to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

My Commission Expires: 9-17-08

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
4300 Valley Grove Drive
Hermitage, TENNESSEE 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
CITIFINANCIAL MORTGAGE COMPANY, INC.
1111 NORTHPOINT DRIVE
BUILDING 4, SUITE 100
COPPELL, TEXAS 75019

Mortgagee: None

This instrument prepared by:
Weiss Spicer, PLLC
Attorneys at Law
208 Adams Avenue
Memphis, Tennessee 38103

RETURN TO: →

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 64,900.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF April 12 20 05

NOTARY PUBLIC Brenda L. Doyle

MY COMMISSION EXPIRES 9-17-08

BRENDA L. DOYLE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 9-17-08