SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on March 19, 2004, Sherry Scruggs and William Scruggs, Jr., executed to John Kendrick, Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is found of record under Instrument Number 20040323-0032577, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument Number 20060202-0012715 in said Register's Office the Original Trustee was replaced by E. Franklin Childress, Jr., Blair B. Evans, and K. David Waddell, 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., a Tennessee Corporation, Attorney in fact for Washington Mutual Finance, LLC, a Delaware Limited Liability Company, 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 the City of Nashville, Davidson County, Tennessee, the first insertion appearing on February 23, 2006 and subsequent insertions appearing on March 2, 2006, and March 9, 2006, 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 **Friday, March 17, 2006**, 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., Its Successors and/or Assigns, at and for the sum of $72,900.00 which is the highest and best bid in connection therewith;

Davidson County DEEDTRS
Recvd: 03/24/06 08:26 3 pgs
Fees:18.00 Taxes:269.73
20060324-0033560

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

Land in Davidson County, Tennessee, being Lot No. 30, on the Plan of Capital View Subdivision, as shown on plan of record in Plat Book 974, Page 53, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

**Being the same property conveyed from Bancroft O'Quinn, Jr. to William Scruggs Jr. and wife, Sherry M. Scruggs, by Warranty Deed recorded April 3, 1998, in Book 10870, Page 77, in the Register's Office for Davidson County, 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, K. David Waddell, as Substitute Trustee has hereunto set his hand this the 17th day of March, 2006.

K. DAVID WADDELL
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 17th day of March, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared K. David Waddell, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as Substitute Trustee.

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

NOTARY PUBLIC

My Commission Expires:

SANDRA S. LEE STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 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 $72,900.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me on this 17th day of March, 2006.

NOTARY PUBLIC

SANDRA S. LEE
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
MY COMM. EXP. OCT. 18, 2006

My Commission Expires:

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| PROPERTY ADDRESS: | 2710 Brunswick Dr.<br>Nashville, Tennessee 37207 |
| OWNER AND MAIL TAX NOTICE TO: | REO<br>Citifinancial Mortgage Company, Inc.<br>1111 Northpoint Drive<br>Bldg. 4, Suite 100<br>Coppell, TX 75019 |
| PREPARED BY AND RETURN TO: | Baker, Donelson, Bearman, Caldwell & Berkowitz, PC<br>165 Madison Avenue, Suite 2000<br>Memphis, TN 38103 |
| Tax Parcel ID: | Map 60-16, Parcel 77 |