SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 15, 2002, Debra F. Meyer and R. D. Williams, her father, executed to Tucker Harris, 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 20020418-0047914, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument Number 20060901-0108065 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, CitiMortgage, Inc, successor by reason of merger with Citifinancial Mortgage Company, Inc., f/k/a Citifinancial Mortgage Loan Corporation, 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 September 14, 2006 and subsequent insertions appearing on September 21, 2006, and September 28, 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, October 6, 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 CitiMortgage, Inc., Its Successors and/or Assigns, at and for the sum of $97,647.65 which is the highest and best bid in connection therewith;

Davidson County DEEDTRS
Recvd: 10/13/06 08:57 3 pg
Fees:18.00 Taxes:360.63
20061013-0127164

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 CitiMortgage Inc., Its Successors and/or Assigns, the following real estate situated and located 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 8907, Page 28, ID# 150.07-221, being known and designated as Lot 113, Towne village of the Country Subdivision, Section II, filed in Plat Book 5200, Pages 176 and 177.

This being the same property conveyed to Debra F. Meyer and R. D. Williams as joint tenants with right of survivorship, from Scott J. Koenig, unmarried, by Warranty Deed dated April 1, 1993 and recorded April 5, 1993 in Deed Book 8907, Page 28, 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 6th day of October, 2006.

K. DAVID WADDELL
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 6th day of October, 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:

10-13-09

KELLY M. HEFLIN STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF SHELBY MY COMM. EXP. OCT. 13, 2009

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 $97,647.65 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

K D H Waddell
AFFIANT

Subscribed and sworn to before me on this 6th day of October, 2006.

Kelly M. Heflin
NOTARY PUBLIC

KELLY M. HEFLIN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. OCT. 13, 2009

My Commission Expires:
10-13-09

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PROPERTY ADDRESS:	3308 Towne Ridge Drive Antioch, Tennessee 37013
OWNER AND MAIL TAX NOTICE TO:	REO Citifinancial Mortgage Company, Inc. 1111 Northpoint Drive Bldg. 4, Suite 100 Coppell, TX 75019
PREPARED BY AND RETURN TO:	Baker, Donelson, Bearman, Caldwell & Berkowitz, PC 165 Madison Avenue, Suite 2000 Memphis, TN 38103
Tax Parcel ID:	Map 150-7, Parcel 221