SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on June 25, 2004, Willie Daniel Sweet, Jr., executed to E. Stansberry, Trustee, a certain deed of trust conveying to him/her as Trustee, certain property hereinafter fully set forth and described, which deed of trust is found of record under Instrument Number 20040630-0077402, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument Number 20061012-0126935 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, 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 November 30, 2006 and subsequent insertions appearing on December 7, 2006, and December 14, 2006, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, the Substitute Trustee did appear at ten thirty o'clock (10:30 a.m.) on Wednesday, December 27, 2006 and did announce the adjournment of the said sale to Thursday, December 28, 2006, at ten thirty o'clock (10:30 a.m.); and

WHEREAS, at ten thirty o'clock (10:30 a.m.), on **Thursday, December 28, 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 Marvin Cook, His Heirs and/or

Davidson County DEEDTRS
Recvd: 01/18/07 09:20 3 pgs
Fees:18.00 Taxes:214.60
20070118-0007206

FILE BOX 45

Assigns, at and for the sum of $58,000.00 which is the highest and best bid in connection therewith;

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 Marvin Cook, His Heirs and/or Assigns, the following real estate situated and located in Davidson County, Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 45, on the Plat of Shepardwood Subdivision, Section One, of record in Plan Book 4175 Pages 82-83, Register's Office for Davidson County, Tennessee.
>
> Said Lot No. 45 fronts 60.15 feet on the southerly margin of Allenwood Drive and extends back between parallel lines, 133.5 feet, to a dead line.
>
> Being the same property conveyed to the Grantors by Deed recorded in Book 8048 page 260, Davidson County Register.

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 28th day of December, 2006.

K. DAVID WADDELL
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 28th day of December, 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:
9-28-2010

SANDRA S. LEE
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. SEPT. 28, 2010

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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 $58,000.00 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 January 2007.

NOTARY PUBLIC

ZANA C. PETTY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires:
11-22-10

****

PROPERTY ADDRESS:	2515 Allenwood Drive Nashville, Tennessee 37207
OWNER AND MAIL TAX NOTICE TO:	Marvin Cook P. O. Box 148761 Nashville, TN 37214
PREPARED BY AND RETURN TO:	Baker, Donelson, Bearman, Caldwell & Berkowitz, PC 165 Madison Avenue, Suite 2000 Memphis, TN 38103
Tax Parcel ID:	Map 72-1, Parcel 3 (07201000300)