SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on February 27, 1998, Ruby Austin, a married person (now deceased) and Lewis A. Austin, signing pro forma to perfect lien only, executed to Transcontinental Title, Trustee, a certain deed of trust conveying to them as Trustee, certain property hereinafter fully set forth and described, which deed of trust is found of in Book 10824, Page 607, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument Number 20061213-0153555 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 Associates Home Equity Services, Inc., 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 January 18, 2007 and subsequent insertions appearing on January 25, 2007, and February 1, 2007, 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 **Monday, February 19, 2007**, 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 $115,900.00 which is the highest and best bid in connection therewith;

Davidson County DEEDTRS
Recvd: 03/05/07 16:03 3 pgs
Fees:18.00 Taxes:428.83
20070305-0027199

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:

Land in Davidson County, Tennessee, being Lot No. 21 on the Plan of the Resubdivision of Lots 20 and 21, of Roundwood Forest, Section Two, of record in Plat Book 6200. Page 831, Register's Office for said county, to which reference is made for a more complete description.

Being the same property conveyed to Lewie A. Austin and wife, Ruby Austin, by Warranty Deed of record in Book 8249, Page 300, Register's Office of Davidson County, Tennessee. Ruby Austin having died on or about December 28, 2005.

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 19th day of February, 2007.

K. DAVID WADDELL
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 19th day of February, 2007, 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
SEPT. 28, 2010

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 $115,900.00 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 19th day of February, 2007.

NOTARY PUBLIC

My Commission Expires:
9-28-2010

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|---|---|
| PROPERTY ADDRESS: | 3543 Roundwood Forest Drive<br>Antioch, Tennessee 37013 |
| 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 150-14, Parcel 10 |