SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on October 26, 2006, Ronnie E. Massey, unmarried, executed to NLC, Inc., 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 record under Instrument Number 20061103-0137218, re-recorded under Instrument Number 20061204-0149087, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument Number 20080214-0014729 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., the owner thereof, by assignment, 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 TENNESSEAN a newspaper published in the City of Nashville, Davidson County, Tennessee, the first insertion appearing on February 29, 2008 and subsequent insertions appearing on March 7, 2008, and March 14, 2008, 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, March 24, 2008**, being the time and at the main door of the Register of Deeds, located at 501 Broadway, 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 $117,662.96 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 CitiMortgage, Inc., Its Successors and/or Assigns, the following real estate situated and located in Davidson County, Tennessee, to-wit:

Davidson County DEEDTRS
Recvd: 03/31/08 14:11 3 pgs
Fees:18.00 Taxes:435.35



20080331-0032058

A certain tract of land in Davidson County, State of Tennessee, described as follows, to-wit:

Property located at 2905 Split Oak Trail, Antioch, TN 37013.

Being Lot No. 59 on the Plan of Section Four, Chelsea Village Addition, as of record in Plat Book 9700, Page 110, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Ronnie Massey, dated July 21, 2005, by Special Warranty Deed from National Bank of Commerce, existing under the United States of America, and filed for record on July 25, 2005, under Instrument Number 20050125-0009067, 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 24th day of March, 2008.

K. DAVID WADDELL
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 24th day of March, 2008, 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. EXPIRES 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 $117,662.96 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 24th day of March, 2008.

NOTARY PUBLIC

My Commission Expires:
9-28-2010

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

****

PROPERTY ADDRESS:	2905 Split Oak Trail 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:	149-3A-102.00C0