PREPARED BY BARNEY B. REGEN, 465 HENSLEE DRIVE, DICKSON, TENNESSEE

Map 114-00-0-075.00 WRG 1091

CORRECTED SUBSTITUTE TRUSTEE'S DEED

This deed corrects Instruments No. 20110826-0066134 and 20110919-0072268.

WHEREAS, by deed of trust dated December 21, 2006, of record as Instrument No. 20061227-0159072 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"), Maria Chrzan conveyed the real property described in Exhibit A, which is attached hereto and incorporated herein by reference (the "Property"), to Elite Title Company, LLC, Trustee, to secure the payment of the indebtedness evidenced by a promissory note of even date therewith made payable to First Federal Bank in the principal amount of $141,500.00 (the "Note"); and

WHEREAS, by corrected deed of trust dated December 21, 2006, of record as Instrument No. 20070614-0071232 in the Register's Office of Davidson County, Tennessee (the "Corrected Deed of Trust"), the Grantor conveyed the Property to Charles Patrick Flynn, Trustee, to secure the payment of the indebtedness evidenced by the Note; and

WHEREAS, by appointment dated July 12, 2011, of record as Instrument No. 20110715-0054279 in the Register's Office of Davidson County, Tennessee, Barney B. Regen was appointed substitute trustee under the Deed of Trust and Corrected Deed of Trust (the "Substitute Trustee"); and

WHEREAS, default having occurred in the payment of the Note and other provisions of the Deed of Trust and Corrected Deed of Trust having been violated, First Federal Bank, the owner and holder of the Note, declared the entire indebtedness due and owing; and

WHEREAS, the owner and holder of the Note gave notice of the right to foreclose in the manner prescribed by T.C.A. § 35-5-117; and

WHEREAS, the owner and holder of the Note directed the Substitute Trustee to sell the Property at public auction, as provided by the Deed of Trust and Corrected Deed of Trust; and

WHEREAS, pursuant to direction and in accordance with the Deed of Trust and Corrected Deed of Trust, the Substitute Trustee advertised the time, place, and terms of the sale in *The Tennessean/Davidson AM*, a newspaper of general circulation in Davidson County, Tennessee, and published a notice of sale in said newspaper for three consecutive weeks prior to the sale, beginning July 29, 2011; and

WHEREAS, the aforesaid advertisement complied in all respects with the requirements for the exercise of the power of sale contained in the Deed of Trust and Corrected Deed of Trust; and

WHEREAS, at 11:00 a.m. prevailing central time on August 23, 2011, the Substitute Trustee offered the Property for sale at the main door of the Metropolitan Courthouse in Nashville, Tennessee, and, after inviting bids, sold the Property to First Federal Bank for $115,000.00, this being the highest and best bid;

NOW, THEREFORE, FOR AND IN CONSIDERATION of the sum of One Hundred Fifteen Thousand and No/100 Dollars ($115,000.00) paid as a credit on the indebtedness evidenced by the Note, **Barney B. Regen, Substitute Trustee,** acting under and by virtue of the power of sale contained in the Deed of Trust and Corrected Deed of Trust, has bargained and sold, and by these presents does transfer and convey the Property to **First Federal Bank**, a federally chartered savings bank with its principal office at 611 East College Street, Dickson, Tennessee, its successors and assigns.

BILL GARRETT, Davidson County
Trans:T20110062833 DEEDTRS
Recvd: 10/07/11 15:05 5 pgs
Fees:27.00 Taxes:0.00
20111007-0078312

TO HAVE AND TO HOLD the Property to the said First Federal Bank, its successors and assigns, forever.

And the Substitute Trustee does hereby transfer, assign, and set over unto the said First Federal Bank all of the covenants and warranties contained in the Deed of Trust and Corrected Deed of Trust, and does hereby warrant the title to the Property against the lawful claims of all persons claiming by, through, or under him as Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the Substitute Trustee has hereunto set his hand this 6th day of October, 2011.

Barney B. Regen, Substitute Trustee

STATE OF TENNESSEE

COUNTY OF DICKSON

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Barney B. Regen, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Dickson, Tennessee, this 6th day of October, 2011.

Notary Public

My Commission Expires:

August 21, 2013

FAYE LUNN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DICKSON
MY COMMISSION EXPIRES 8-21-2013

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $0.00, which is equal to or greater than the amount the property transferred would command at a fair and voluntary sale. This instrument corrects a substitute trustee's deed and a corrected substitute trustee's deed of record in the Register's Office of Davidson County, Tennessee, with respect to which the transfer tax has been paid.

Affiant

Sworn to and subscribed before me this 6th day of October, 2011.

Notary Public

My Commission Expires:

August 21, 2013

FAYE LUNN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DICKSON
MY COMMISSION EXPIRES 8-21-2013

NAME AND ADDRESS OF OWNER:

First Federal Bank
611 East College Street
Dickson, Tennessee 37055

SEND TAX BILLS TO:

First Federal Bank
611 East College Street
Dickson, Tennessee 37055

EXHIBIT A

Description of Property

A certain tract or parcel of land located in the Eighth Civil District of Davidson County, Tennessee, and more particularly described as follows:

Beginning at a point on the northerly right-of-way of Charlotte Pike, said point being the southwesterly corner of subject tract and the southeasterly corner of property of General Capital Land Fund, Book 7555, page 400; thence leaving said right-of-way, North 19 degrees 04 minutes 02 seconds West 245.31 feet to a point; thence North 70 degrees 12 minutes 03 seconds East 430.06 feet to a point; thence North 13 degrees 45 minutes 50 seconds East 305.54 feet to a point; thence with property of B. B. Doubleday, Book 4685, page 222, North 63 degrees 19 minutes 22 seconds East 490.85 feet to a point; thence with property of James T. Sis, Book 3940, page 642, South 45 degrees 00 seconds 00 minutes East 160.00 feet to a point on the northwesterly right-of-way of Charlotte Pike; thence with said right-of-way, being a curve to the left, having a radius of 866.74 feet and in a general southwesterly direction 265.98 feet to a concrete monument; thence South 29 degrees 53 minutes 28 seconds West 48.40 feet to a point; thence North 60 degrees 06 minutes 32 seconds West 60.00 feet to a point; thence South 29 degrees 53 minutes 28 seconds West 170.00 feet to a point; thence with a curve to the right having a radius of 727.13 feet and in a general southwesterly direction 114.28 feet to a point; thence South 51 degrees 06 minutes13 seconds East 45.00 feet to a point; thence with curve to the right, having a radius of 772.13 feet in a general southwesterly direction 573.55 feet to a concrete monument; thence North 83 degrees 01 minutes 23 seconds West 108.18 feet to the point of beginning, and containing 7.49 acres.

Being the same property conveyed to Maria Chrzan by deed from Barbara J. Dillingham dated December 21, 2006, of record as Instrument No. 20061227-0159071 in the Register's Office for Davidson County, Tennessee.

AFFIDAVIT OF MELINDA ORGAIN

STATE OF TENNESSEE

COUNTY OF DICKSON

Melinda Orgain, being first duly sworn, deposes and says:

1. My name is Melinda Orgain, and I reside at 500 Log Wall Road, Dickson, Tennessee.

2. I am an assistant vice president of First Federal Bank, a federally chartered savings bank with its principal office at 611 East College Street, Dickson, Tennessee (the "Bank"). I am also the Bank's mortgage loan manager. My office is located at 601 Highway 46 South, Dickson, Tennessee.

3. On July 1, 2010, the Bank sent the notice required by T.C.A. § 35-5-117 to Maria Chrzan.

4. At approximately 8:45 a.m. on March 30, 2011, I met in-person with Ms. Chrzan at my office. During our meeting we reviewed Ms. Chrzan's loans and I advised her, *inter alia*, that failure to meet her loan obligations would result in foreclosure proceedings.

5. At approximately 9:00 a.m. on May 4, 2011, I again met in-person with Ms. Chrzan at my office. During our meeting we reviewed Ms. Chrzan's loans and I advised her, *inter alia*, that failure to meet her loan obligations would result in foreclosure proceedings.

6. On June 5, 2011, Ms. Chrzan contacted me in response to a letter she had received from the Bank's trustee notifying her of a default in the payment of her first-mortgage note; demanding that the default be cured on or before July 5, 2011; and informing her that if the default was not cured in a timely manner, the Bank could accelerate the first-mortgage indebtedness and sell the property described in her deeds of trust. I advised her, *inter alia*, that she must cure the delinquencies in her loan accounts if she wished to avoid foreclosure proceedings.

7. On July 1, 2011, the Bank again sent the notice required by T.C.A. § 35-5-117 to Ms. Chrzan.

8. On July 22, 2011, the Bank's trustee sent a foreclosure notice to Ms. Chrzan.

9. On July 29, August 5, and August 12, 2011, the Bank's trustee caused foreclosure notices to appear in *The Tennessean/Davidson AM*, a newspaper of general circulation published in Davidson County, Tennessee.

And further affiant saith not.

Melinda Orgain

Melinda Orgain

Sworn to and subscribed before me this 6th day of October, 2011.

Faye Lunn

Notary Public

My Commission Expires:

August 21, 2013

FAYE LUNN
STATE OF TENNESSEE
NOTARY PUBLIC
COUNTY OF DICKSON
MY COMMISSION EXPIRES 8-21-2013