IN THE CHANCERY COURT OF DAVIDSON COUNTY, TENNESSEE

CITIFINANCIAL INC., a Tennessee Corporation,

Plaintiff,

v.

THE UNKNOWN HEIRS, if any, OF RUBY M. GABRIEL, Deceased; AMERICAN FINANCE COMPANY, INC.; KEISHA PHILLIPS; BOBBY KENDRICK, SR.; VERNON PHILLIPS; BONNIE SPRINGER; AND RUBY PHILLIPS,

Defendants.

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Dav. Co. Chancery Court

Case No. 10-1605-IV

FILED
2011 DEC 29 PM 4:06
DAVIDSON CO. CHANCERY CT.

ORDER FOR DEFAULT JUDGMENT

This cause of action having been submitted to the Court upon the motion for default judgment on behalf of the plaintiff, CitiFinancial Inc., a Tennessee Corporation, against the defendants: the Unknown Heirs of Ruby M. Gabriel, if any; American Finance Company, Inc.; Keisha Phillips; Bobby Kendrick, Sr.; Vernon Phillips; and Bonnie Springer, and the return of service showing proper service for the time and in the manner required by law, this Court finds that:

1. Defendants, the Unknown Heirs of Ruby M. Gabriel, if any; American Finance Company, Inc.; Keisha Phillips; Bobby Kendrick, Sr.; Vernon Phillips; and Bonnie Springer, have been served pursuant to the Tennessee Rules of Civil Procedure.

2. The defendants, the Unknown Heirs of Ruby M. Gabriel, if any; American Finance Company, Inc.; Keisha Phillips; Bobby Kendrick, Sr.; Vernon Phillips; and Bonnie

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Springer, have failed to plead or otherwise respond as required by the Tennessee Rules of Civil Procedure.

3. The defendants have failed to appear and defend, and the plaintiff's motion for default judgment is well taken and proper.

IT IS, THEREFORE, ORDERED AND ADJUDGED:

A. Plaintiff's motion for default judgment is hereby granted;

B. That the unknown heirs of Ruby M. Gabriel, if any, have no right, title, or interest in and to the subject property;

C. That fee simple title in and to the subject property was vested in Lovie Jean Gabriel;

D. That the deed of trust of record as Instrument No. 20061026-0132479 with the Office of the Register of Davidson County, Tennessee. is superior and paramount to the interests of the defendants in said property;

E. That the lien of the deed of trust in favor of American Finance Company, Inc., of record at Book 10604, page 685 with the Office of the Register of Davidson County, Tennessee, is extinguished and no longer an encumbrance against the subject property;

F. That Keisha Phillips has no right, title or interest in and to the subject property; and

G. Court costs shall be taxed to Plaintiff.

ENTERED this _____ day of _____, 2011.

Russell T. Perkins
Chancellor

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF ORIGINAL INSTRUMENT FILED IN MY OFFICE.
THIS 24th DAY OF January 2012
CRISTI SCOTT, CLERK & MASTER
BY B Snapp DEPUTY
1/19/12

APPROVED FOR ENTRY:

WILSON & ASSOCIATES, P.L.L.C.
1882 North Starr Drive
Fayetteville, Arkansas 72701
(479) 521-5820
(479) 521-5543 (facsimile)

By: _____
H. Keith Morrison (024871)
Linda M. Schneider (028159)
Attorneys for Plaintiff

CERTIFICATE OF SERVICE

I hereby certify that on this 15th day of December, 2011, a true and copy of the foregoing was sent via U.S. Mail postage prepaid to the last known address of the Unknown Heirs of Ruby M. Gabriel and Keisha Phillips, 2606 Vance Avenue, Nashville, TN 37208; American Finance Company, Inc., c/o Richard M. Watkins, 121 Village Dr., Suite 203, Portland, TN 37148; Bobby Kendrick, Sr., P.O. Box 212, Westpoint, TN 38486-0212; Vernon Phillips, 801 Emma St., Apt. C, Key West, FL 33040-7387; and Bonnie Springer, 1518 17th Ave. N., Nashville, TN 37208-2045.

_____
Linda M. Schneider