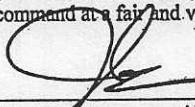



<p>Instrument prepared by:</p> <p>WHITE, CARSON & ALLIMAN, Attorneys at Law P.C., 135 College Street, Madisonville, TN 37354 423-442-9000</p> <p>The preparer of this document does not certify matters of title, description, survey or compliance with planning, zoning or other regulations.</p> <p>It is the responsibility of the parties to this conveyance to have this transfer approved by the appropriate planning and/or zoning authority.</p> <p>It is the responsibility of the transferee to have this deed recorded. YOU MUST RECORD THIS DEED IMMEDIATELY TO PROTECT YOUR INTEREST.</p>	<p>Valuation Oath:</p> <p>I hereby affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$ <u>370,000⁰⁰</u> which is equal to or greater than the amount which the property would command at a fair and voluntary sale.</p> <p> AFFIANT</p> <p>Sworn to and subscribed before me the <u>24</u> day of <u>August</u> <u>Kimberly Renee' Edwards</u> Register of Deeds (Notary Public) My commission expires: <u>3-25-2011</u></p> 
<p>Tax Information:</p> <p>Map 78H / Group A / Parcel 33.00 Map 78H / Group A / Parcel 34.00 Map 78H / Group A / Parcel 35.00 Map 78H / Group A / Parcel 36.00 - 534 Map 78H / Group A / Parcel 37.00 - 535 Map 78G / Group E / Parcel 09.00 - 744</p>	<p>Owner/Responsible Taxpayer's Name and Mailing Address:</p> <p>Volunteer Federal Savings & Loan Association 108 Main Street Madisonville, Tennessee 37354</p>

SUBSTITUTE TRUSTEE'S DEED

JOHN CARSON III, Substitute Trustee

TO

VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION

WHEREAS, CHARLES B. HICKS and HICKS PARTNERSHIP, by deeds of trust dated October 16, 2003, of record in Trust Deed Book T689, page 156 and dated October 4, 2005, recorded in Trust Deed Book T818, Page 785, both in the Register's Office for Loudon County, Tennessee, conveyed to Larry L. Hicks, Trustee, the hereinafter described real properties to secure the payment of certain promissory notes described in said deeds of trust, which Notes were payable to Volunteer Federal Savings & Loan Association; and

WHEREAS, default was made in the payment of said notes; and

WHEREAS, the owner and holder of the note demanded that the undersigned Substitute Trustee foreclose the deeds of trust; and

WHEREAS, pursuant to the instructions of the owner and holder, the Substitute Trustee

advertised said properties for sale in accordance with the terms and provisions of the deeds of trust, notices of the time and place of said sale having been published in the The News Herald on July 22, 2010, July 29, 2010 and August 5, 2010; and

WHEREAS, the Substitute Trustee, as required by the terms of the deeds of trust offered said properties for sale to the highest bidder for cash, at public outcry, upon the front steps of the Loudon County Courthouse in Loudon, Tennessee, at 1:00 p.m. on August 12, 2010, and VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, being the highest and best bidder thereof, became the purchaser of said properties for: Lot 531 - \$115,000.00; Lot 532 - \$95,000.00; Lot 533 - \$55,000.00; Lot 534 - \$40,000.00; Lot 535 - \$30,000.00 and Lot 744 - \$35,000.00.

NOW, THEREFORE, JOHN CARSON III, in his capacity as Substitute Trustee, and not otherwise, for and in consideration of a premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, its successors and assigns, the following described real properties, to-wit:

SITUATED in the First Civil District of Loudon County, Tennessee; Being Lots 531, 532, 533, 534, 535, Rarity Bay Subdivision, Phase Four, Section One depicted on plat of record in Plat Cabinet D, Slide 43 and Lot 744, Rarity Bay Subdivision, Phase Six, Section Three depicted on plat of record in Plat Cabinet D, Slide 71.

BEING a portion of those properties conveyed to Charles B. Hicks by instruments of record in Warranty Deed Book 231, page 89 and Warranty Deed Book 241, Page 711, both in the Register's Office for Loudon County, Tennessee; and further conveyed by Deed of Trust from Charles B. Hicks and Hicks Partnership to Larry L. Hicks, Trustee, of record in Trust Deed Books T689, Page 156 and Trust Deed Book T818, Page 785, both in the Register's Office for said county.

TO HAVE AND TO HOLD the aforesaid property free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deeds of Trust, in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey the same. JOHN CARSON III, as Substitute Trustee, and not otherwise, warrants the title to said property to VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, its successors and assigns, against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on the 24 day of

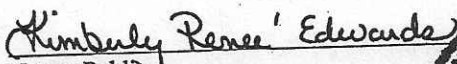
August, 2010.


JOHN CARSON III, Substitute Trustee

STATE OF TENNESSEE)
) SS
COUNTY OF MONROE)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOHN CARSON III, Substitute Trustee, the grantor with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this the 24 day of August, 2010.


Notary Public

My Commission Expires: 3-25-2011

698.10ke



BK/PG: D343/51-54

10007537

4 PGS: AL - TRUSTEE DEED	
PAM BATCH: 77141	
09/02/2010 - 10:54:23 AM	
VALUE	370000.00
MORTGAGE TAX	0.00
TRANSFER TAX	1369.00
RECORDING FEE	20.00
DR FEE	2.00
REGISTER'S FEE	1.00
TOTAL AMOUNT	1392.00

STATE OF TENNESSEE, LONDON COUNTY
TRACIE LITTLETON
REGISTER OF DEEDS

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF TENNESSEE

COUNTY OF MONROE

BEFORE ME, the undersigned authority, on this day personally appeared an authorized representative of Volunteer Federal Savings & Loan Association, who after being duly sworn, deposed and stated:

1. Volunteer Federal Savings and Loan Association of Madisonville, Tennessee is the holder of the indebtedness executed by CHARLES B. HICKS and/or MARY LYNN HICKS secured by Deeds of Trust recorded in:

T 1300, P. 804, Blount Co.
T 818, P. 785, Loudon Co.
T 689, P. 156, Loudon Co.
TD Q-11, P. 76, Monroe Co.
TD E-16, P. 696, Monroe Co.
TD Q-21, P. 139, Monroe Co.

2. To the best of my knowledge and belief, the mortgagor(s) holding an interest in the above-described property are: (1) not members of the Armed Forces of the United States of America and have not been members of any such entities for at least three months, nor (2) were members Armed Forces of the United States of America at the time the security instrument was executed.

3. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, et seq, (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 24th day of June, 2010.

VOLUNTEER FEDERAL SAVINGS &
LOAN ASSOCIATION

By: *[Signature]*

Its: *[Signature]*

Sworn to and subscribed before me this 24th day of June, 2010.

[Signature]
Notary Public

My Commission Expires: 9.17.2013

