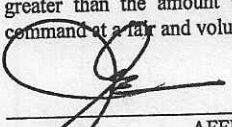



<p>Instrument prepared by:</p> <p>WHITE, CARSON & ALLIMAN, Attorneys at Law P.C., 135 College Street, Madisonville, TN 37354 423-442-9000</p> <p>The preparer of this document does not certify matters of title, description, survey or compliance with planning, zoning or other regulations.</p> <p>It is 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>146,000.00</u> which is equal to or greater than the amount which the property would command at a fair and voluntary sale.</p> <p> AFFIANT Sworn to and subscribed before me the <u>24</u> day of <u>August</u> <u>Kimberly Renee</u> Register of Deeds (Notary Public) My commission expires: <u>3-25-2011</u></p> <p></p>
<p>Tax Information:</p> <p>Map 20 A / Group A / Parcel 41.00 Map 20A / Group A / Parcel 46.00 <u>lot 458</u> Map 20 A / Group A / Parcel 50.00 <u>lot 479</u></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 d/b/a HICKS PROPERTIES and CHARLES B. HICKS and wife, MARY LYNN HICKS, by deeds of trust dated February 26, 2002, of record in Trust Deed Book E-16, Page 696, dated February 3, 1997, recorded in Trust Deed Book Q-11, Page 76 and dated October 4, 2005, recorded in Trust Deed Book Q-21, Page 139, all in the Register's Office for Monroe 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 notes 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 Monroe County Advocate on July 21, 2010, July 28, 2010 and August 4, 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 Monroe County Courthouse in Madisonville, Tennessee, at 11:00 a.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 453 - \$47,000.00; Lot 458R - \$47,000.00 and Lot 479 - \$52,000.00.

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:

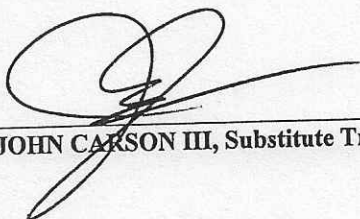
LOCATED in the 2nd Civil District of Monroe County, Tennessee; Being Lots 453, 458R, and 479 Rarity Bay Subdivision, Phase Three, Section Two, depicted on plats of record in Plat Cabinet C, Slide 125 and Plat Cabinet C, Slide 141 as amended.

BEING a portion of the property conveyed to Charles B. Hicks d/b/a Hicks Properties and Charles B. Hicks and wife, Mary Lynn Hicks by instruments of record in Warranty Deed Book 235, Page 623, Warranty Deed Book 235, Page 633 and Warranty Deed Book 235, Page 551, all in the Register's Office for Monroe County, Tennessee; and further conveyed by Deeds of Trust from Charles B. Hicks d/b/a Hicks Properties and Charles B. Hicks and wife, Mary Lynn Hicks to Larry L. Hicks, Trustee, of record in Trust Deed Books E-16, Page 696, Q-11, Page 76 and Q-21, Page 139, all in the Register's Office for said county.

TO HAVE AND TO HOLD the aforesaid properties 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 properties 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

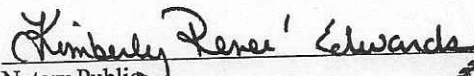
August, 2010.


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

699.10ke



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.

BK/PG: WD343/528-531

10014642

4 PGS: AL - SUBSTITUTE TRUSTEES DEED
DEBBIE BATCH: 28098
08/26/2010 - 09:59:15 AM
VALUE 146000.00
MORTGAGE TAX 0.00
TRANSFER TAX 540.20
RECORDING FEE 20.00
DP FEE 2.00
REGISTER'S FEE 1.00
TOTAL AMOUNT 563.20

STATE OF TENNESSEE, MONROE COUNTY

MILDRED ESTES
REGISTER OF DEEDS

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

