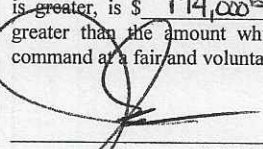
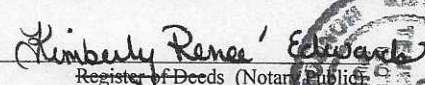


<p>Instrument prepared by:</p> <p><b>WHITE, CARSON &amp; ALLIMAN,</b>  <b>Attorneys at Law P.C.,</b>  <b>135 College Street,</b>  <b>Madisonville, TN 37354</b>  <b>423-442-9000</b></p> <p>The preparer of this document does not certify matters of title, description, survey or compliance with planning, 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. <b>YOU MUST RECORD THIS DEED IMMEDIATELY TO PROTECT YOUR INTEREST.</b></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>174,000<sup>00</sup></u> which is equal to or greater than the amount which the property would command at a fair and voluntary sale.</p> <p></p> <p>_____  AFFIANT</p> <p>Sworn to and subscribed before me</p> <p>the <u>24</u> day of <u>August</u>, 2010</p> <p>  _____  Register of Deeds (Notary Public)</p> <p>My commission expires: <u>3-25-2011</u></p>
<p>Tax Information:</p> <p>Map 96 / Parcel 066.04</p>	<p>Owner/Responsible Taxpayer's Name and Mailing Address:</p> <p>Volunteer Federal Savings &amp; 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, Individually and HICKS PARTNERSHIP, A Tennessee General Partnership**, by deed of trust dated October 16, 2003, of record in **Trust Deed Book 1300, page 804**, in the Register's Office for Blount County, Tennessee, conveyed to Larry L. Hicks, Trustee, the hereinafter described real property to secure the payment of a certain promissory note described in said deed of trust, which Note was payable to Volunteer Federal Savings & Loan Association; and

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

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

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



advertised said property for sale in accordance with the terms and provisions of the deed of trust, notices of the time and place of said sale having been published in The Daily Times on July 31, 2010, August 7, 2010 and August 14, 2010; and

WHEREAS, the Substitute Trustee, as required by the terms of the deed of trust offered said property for sale to the highest bidder for cash, at public outcry, upon the front steps of the Blount County Courthouse in Maryville, Tennessee, at 11:00 a.m. on August 24, 2010, and VOLUNTEER FEDERAL SAVINGS & LOAN ASSOCIATION, being the highest and best bidder thereof, became the purchaser of said property for the sum of \$174,000.00.

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 property, to-wit:

LOCATED in the 15<sup>th</sup> Civil District of Blount County, Tennessee and being Lot 5 as shown on the plat of Townsend Town Square recorded October 6, 2000, as prepared by Daniel P. Humphreys, TN Registered Land Surveyor #2060, Site, Inc., 8915 George Williams Drive, Knoxville, Tennessee 37923, with revisions as shown on Slide 1671A, recorded in the Register of Deeds Office for Blount County, Tennessee.

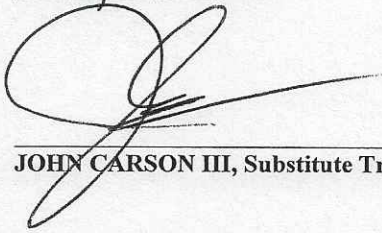
BEING a portion of the property conveyed to Hicks Partnership, A Tennessee General Partnership by instrument of record in Warranty Deed Book 673, page 58, in the Register's Office for Blount County, Tennessee; and further conveyed by Deed of Trust from Charles B. Hicks, Individually and Hicks Partnership, A Tennessee General Partnership to Larry L. Hicks, Trustee, of record in Trust Deed Book 1300, page 804, 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 Deed 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.

Kimberly Renee' Edwards  
Notary Public

My Commission Expires: 3-25-2014



Hanna H. Whited, Register  
Blount County, Tennessee  
Rec #: 394580  
Rec'd: 20.00    Instrument #: 624189  
State: 643.80  
Clerk: 1.00    Recorded  
LPR: 2.00    8/24/2010 at 11:15 AM  
Total: 666.80    in  
Recorded Book 2021 Page 2041

# 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 24<sup>th</sup> day of June, 2010.

VOLUNTEER FEDERAL SAVINGS &  
LOAN ASSOCIATION

By: *[Signature]*

Its: *[Signature]*

Sworn to and subscribed before me this 24<sup>th</sup> day of June, 2010.

*[Signature]*  
Notary Public

My Commission Expires: 9.17.2013

