This Instrument was Prepared by:
Aaron T. Raney, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

BOOK 11032 PAGE 37

ADDRESS NEW OWNER:
Household Financial Center, Inc.
961 Weigel Drive
P.O. Box 8632
Elmhurst, Illinois 60126
SEND TAX BILLS:

Map 82-12 Parcel 201

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $30,000.00.

AFFIANT

Subscribed and sworn to before me this the 22nd day of July, 1998.

NOTARY PUBLIC

My Commission Expires: 7-21-2001

0465810
IDENTIF. ↑ REFERENCE
98 JUL 23 AM 10:51
FELIX Z. WHITSELL II REGISTER
DAVIDSON COUNTY, TN.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 9th day of October 1995, Alfred Wolford and wife, Grace Mae Wolford aka Grace Mae Ponder, executed a Deed of Trust to Roseanne Stogner as Trustee, to secure a promissory note of even date in the amount of $30,000.00, payable to the order of Household Financial Center, Inc., as fully set out in Book 9823, Page 601, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Roseanne Stogner, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Book 10949, Page 678, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and Household Financial Center, Inc., the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on June 18, 25, and July 2, 1998, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Wednesday, July 22, 1998, at 10:05 a.m. at the main front door of the Davidson County Courthouse, Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Household Financial Center, Inc. was the highest and best bidder, the amount of its bid being in the sum of Thirty thousand dollars and 00/100 ($30,000.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Thirty thousand dollars and 00/100

and in consideration of Thirty thousand dollars and 00/100 ($30,000.00) dollars, credited and applied against attorney's fee, trustee's fee, and expenses incurred pursuant to said sale, the receipt of which is hereby acknowledged, do by these presents sell and transfer and convey unto Household Financial Center, Inc. hereinafter known as the Grantee, its successors and assigns. a certain tract of land in Davidson County, Tennessee, described as follows:

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN DAVIDSON COUNTY, TENNESSEE, KNOWN AND DESCRIBED AS LOT 49, NEIL S. BROWN SUBDIVISION, AS PER PLAT RECORDED IN THE OFFICE OF DEEDS FOR DAVIDSON COUNTY, TENNESSEE, IN PLAT BOOK 57, PAGE 50.

BEING THE SAME REAL ESTATE CONVEYED TO WILLIAM ANDERSON PONDER, JR., AND GRACE MAE PONDER BY DEED FROM EMORY E. BEARD AND VIOLA BEARD RECORDED JULY 19, 1949, IN DEED BOOK 1729, PAGE 535.

This is improved property also known as 116 McFerrin Avenue, Nashville, Tennessee 37206.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 9823, Page 601, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 22nd day of July, 1998.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

7141 07/23 0101 03CHECK 122.00

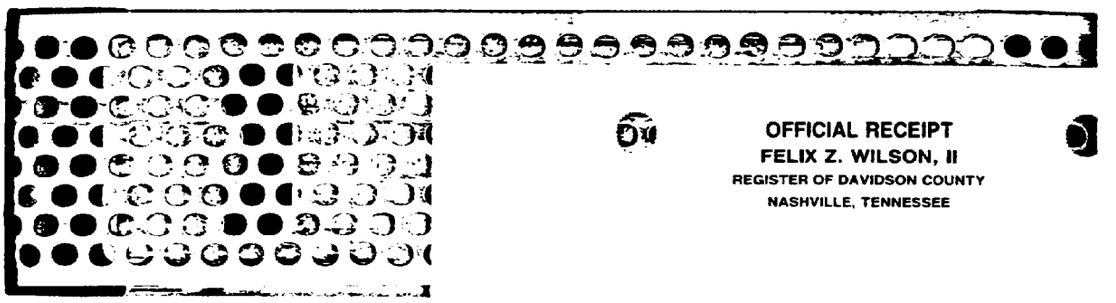
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 22nd day of July, 1998.

Kimberly M. Cartwright
NOTARY PUBLIC

My Commission Expires:
7-21-2001



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

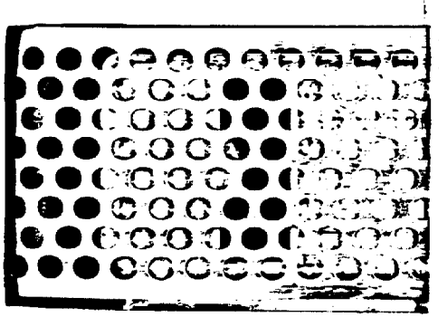
RECEIVED OF _____

FOR _____

BOOK 11032 PAGE 39

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 30000.00
				CON TX 111.00
				PRFEE 1.00
				WDEED 8.00
				CFEE 2.00
				TOTAL 122.00
				CHECK 122.00
			07/23/98 01	10:54 0001 7141



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

046581 0
IDENTIF. ↑ REFERENCE

98 JUL 23 AM 10:51
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1322797