BOX 53

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

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

SAME

059-10-0 215.00

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STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $52,000.00.

AFFIANT

Subscribed and sworn to before me this the 29th day of October, 1998.

NOTARY PUBLIC

My Commission Expires: 9-29-2001

0505712
IDENTIF. # REFERENCE

98 OCT 29 PM 3:44
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 18th day of August 1995, James Edward Frierson, executed a Deed of Trust to Data Search, Incorporated as Trustee, to secure a promissory note of even date in the amount of $52,982.35, payable to the order of TransAmerica Financial Services Co., as fully set out in Book 9768, Page 494, re-recorded in Book 9807, Page 276, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Data Search, Incorporated, 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 11099, Page 174, 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., successor by purchase to TransAmerica Financial Services Co. 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 September 10, 17, and 24, 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 Thursday, October 29, 1998, at 10:00 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 Fifty-Two Thousand Dollars and 00/100 ($52,000.00) 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 Fifty-Two Thousand Dollars and 00/100 ($52,000.00) 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:

Land in Davidson County, Tennessee, being Lot No. 612, on the plan of Phase 1, of Section 5, Haynes Manor Subdivision as of record in Book 4460, Page 35, Register's Office for said County, to which plat reference is hereby made for a more complete description of said lot.

This being the same property conveyed to James E. Frierson and Pecoulia Frierson from Zeitlin Constriction Company, Inc. by deed dated October 3, 1972 recorded October 5, 1972 in Deed Book 4643, Page 984, and being the same property conveyed by QuitClaim Deed from Pecoulia Frierson to James Edward Frierson of record in Book 9807, Page 275, Register's Office for Davidson County, Tennessee.

This is improved property also known as 3926 Crouch Drive, Nashville, Tennessee 37207.

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 9807, Page 276, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said 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 29th day of October, 1998.

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

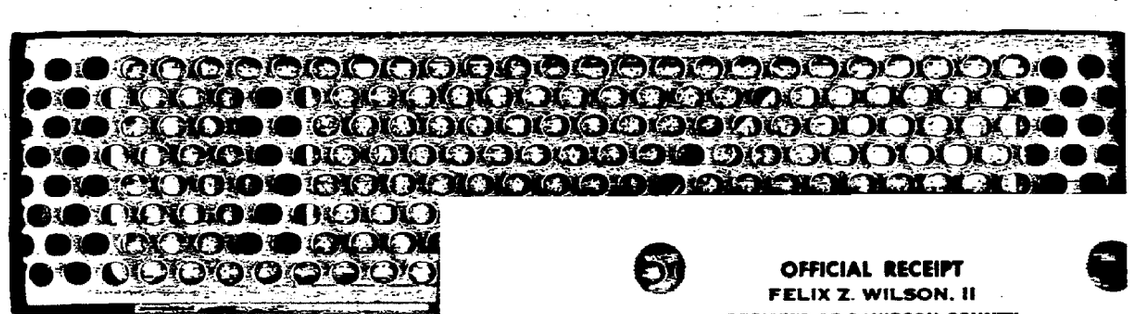
Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee,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

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 29th day of October, 1998.

NOTARY PUBLIC

My Commission Expires:
9-29-2001

97 10/29 01 CHECK 203.40



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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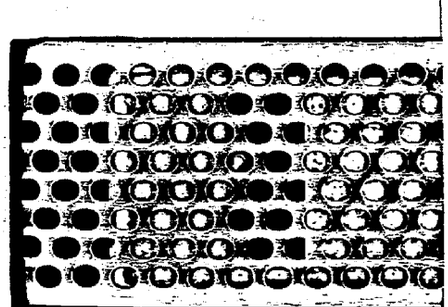
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	52000.00
CON TX	192.40
PRFEE	1.00
MISC	8.00
CFEE	2.00
TOTAL	203.40
CHECK	203.40

10/29/98 01 15:44 0001 9728

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



050571 2

IDENTIF. ↑ REFERENCE

98 OCT 29 PM 3:44

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1364897