This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

Box
53

ADDRESS NEW OWNER:
Household Financial Center, Inc.
961 Weigel Drive
P.O. Box 8634
Elmhurst, IL 60126-1058
SEND TAX BILLS:

SAME

BOOK 11478 PG. 97

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $70,000.00

AFFIANT

Subscribed and sworn to before me this the 12th day of May, 1999.

NOTARY PUBLIC

My Commission Expires: 1-25-2003

99 MAY 13 PM 2:44
DAVIDSON COUNTY REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION & REFERENCE
058675

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 9th day of January, 1998, James H. Bailey, Jr. and wife, Cynthia Diane Bailey, executed a Deed of Trust to Diane M. Metz as Trustee, to secure a promissory note of even date in the amount of $18,500.00, payable to the order of Household Financial Center, Inc., as fully set out in Book 10755, Page 798, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Diane M. Metz, 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 176, 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 together with other amounts due and owing to Household Financial Center, Inc., 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 April 15, 22, and 29, 1999, 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, May 12, 1999, at 1:00 p.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 Seventy Thousand Dollars and 00/100 ($70,000.00) 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 Seventy Thousand Dollars and 00/100 ($70,000.00) dollars, credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, 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. 350 ON THE PLAN OF SECTION TWO, PARKWOOD ESTATES, OF RECORD IN BOOK 3300, PAGE 5, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 350 FRONTS 75.0 FEET ON THE SOUTHERLY MARGIN OF SPEARS ROAD AND EXTENDS BACK 120.0 FEET ON THE EASTERLY LINE AND 126.0 FEET ON THE WESTERLY LINE TO A DEAD LINE IN THE REAR, MEASURING 75.3 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED FROM FERRELL D GREGORY AND WIFE, CAROLYN GREGORY, JAMES H BAILEY, JR AND WIFE, CYNTHIA DIANE BAILEY, BY DEED RECORDED 8-8-79, IN BOOK 5478, AT PAGE 834, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

The street address of the Property is believed to be 3218 Spears Road, Nashville, Tennessee 37207, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

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 10755, Page 798, 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 12th day of May, 1999.

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 12th day of May, 1999.

NOTARY PUBLIC

My Commission Expires:
1-25-03

NOTARY PUBLIC AT LARGE

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11478 PG. 99

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

0586755

ILLEGIBLE REFERENCE

99 MAY 13 PM 2:44

REGISTER
DAVIDSON COUNTY, TN.

CAMT	70000.00
CON TX	259.00
PRFEE	1.00
MBEED	8.00
CFEE	2.00
TOTAL	270.00
CHECK	270.00

05/13/99 01 14:47 0001 5811

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1460450