SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 3 March 1998, Denny Tyler Thomas and Kathie I. Thomas executed a certain Trust Deed to T. M. Curtis and Elizabeth A. Dawson, Trustees, for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded at Book 10824, Pages 415-417, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Household Financial Center, Inc., the holder and owner of the debt secured by said Trust Deed, having for reasons satisfactory to itself, under the provision of said Trust Deed, by instrument recorded in the Register's Office at Book 11571, Pages 70-71, named and appointed the undersigned as Trustee in the place and stead of the said T. M. Curtis and Elizabeth A. Dawson; and

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WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee in the issues of July 29, August 5 and 12, 1999 of said newspaper, said sale having been advertised for Thursday, August 19, 1999, commencing at 12:00 o'clock Noon at the southwest corner of the Davidson County Courthouse, Nashville, Davidson County, Tennessee, at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by Household Financial Center, Inc., to-wit: a bid of One Hundred Fifty-Seven Thousand Eight Hundred Fifty-Six and 90/100 Dollars ($157,856.90) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Household Financial Center, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

TRACT I: Being the Westerly or rear parts of lots 9 and 10 on the unrecorded plan of Lily Bell Farm in Goodlettsville, Tennessee, and described according to a survey thereof made by James A. Hamilton, Jr., Surveyor, April 5, 1952, as follows:

Beginning at a point in the common line of Lots 10 and 11, in a fence, said point being North 77 deg. 40' West 351.2 feet, more or less, from the Westerly margin of Dickerson Road; thence with the line between Lots 10 and 11, North 77 deg. 40' West 521 feet to a point; thence North 19 deg. East 200 feet to a corner of Lots 8 and 9; thence with the line between said lots, South 77 deg. 40' East, 467.6 feet to a point in said line and in a fence line; thence along said fence line, Southerly 201 feet to the point of beginning.

TRACT II: Beginning at an iron pin in an old fence line, said pin being the SW corner of herein described tract and being the NW corner of William C. Rion property of record in Book 4228, page 249, Register's office for Davidson County, Tennessee, thence with the east line of Carpenter (Book 4214, page 555) N. 25 deg. 34' 04" E 114.24 feet to an iron pin in said fence

line; thence leaving the line of Carpenter S 70 deg. 37' 52" E 251.09 feet to an iron pin; thence S 28 deg. 51' 38" W 64.12' to an iron pin; thence S 70 deg. 30' 12" E 170.59 feet to an iron pin in the west line of Crutchfield (Book 3768, page 235); thence with the line of Crutchfield S 25 deg. 33' 21" W 49.98 feet to an iron pin, said pin being Crutchfield's SW corner and being in the north line of W.C. Rion (Book 4228, page 249); thence with Rion's north line N 70 deg, 40' 00" W 418.05 feet to the point of beginning, as described according to a survey by Tommy E. Walker, dated 12/20/85.

Property Address: 120 Connor Drive
Goodlettsville, Tennessee 37072

TO HAVE AND TO HOLD, unto the said Household Financial Center, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$157,856.90
Expenses:		
Recording Substitution of Trustee and Release	26.00	
Title Search.	150.00	
Advertising.	249.00	
Recording Substitute Trustee's Deed.	599.07	
Unpaid Real Property Taxes as of Sale	3,327.93	
Attorney Fee and Costs	1,631.50	
TOTAL EXPENSES		5,983.50
BALANCE APPLIED TO THE FIRST MORTGAGE INDEBTEDNESS		151,837.40

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 19th day of August, 1999.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 19th day of August, 1999, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Patty S. Thomas
Notary Public

My Commission Expires: 9-18-2002

PROPERTY ADDRESS:
120 Connor
Goodlettsville, Tennessee 37072

SEND TAX BILLS TO:
Household Financial Center, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

Prepared by:
Richard J. Myers, Esq.
Suite 2110 One Commerce Square
Memphis, TN 38103
(901) 525-1711

I, Richard J. Myers, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $157,856.90 mount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 19th day of August, 1999.

Patty S. Thomas
Notary Public

H:\Myers\Household TN\Thomas\Substitute Trustees Deed.wpd

6266676
REFERENCE
1999 AUG 20 AM 9:59
REGISTER
DAVIDSON COUNTY, TN.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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

BOOK 11627 PAGE 948

06266676

IDENTIF. # REFERENCE

99 AUG 20 AM 9:59

REGISTER
DAVIDSON COUNTY, TN.

CAMT	
	157856.90
MOR TX	584.07
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	599.07
CHECK	599.07

08/20/99 01 09:59 0001 B61B

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1504642