Boy 21-A

THIS INSTRUMENT PREPARED BY:

Chadwick B. Tindell
Stone & Hinds, P.C.
700 First American Center
507 Gay Street, S.W.
Knoxville, TN 37902
(423) 546-6321

RESPONSIBLE TAXPAYER:

Household Financial Center, Inc.
961 Weigel Drive
Elmhurst, Illinois 60126-1058

BOOK 11744 PAGE 167

SUBSTITUTE TRUSTEE'S DEED

THIS DEED WAS PREPARED WITHOUT BENEFIT OF A SURVEY AND BASED SOLELY ON INFORMATION FURNISHED TO THE PREPARER, INCLUDING INFORMATION CONCERNING THE TITLE TO THE PROPERTY. THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE CONDITION OF THE PROPERTY OR STATUS OF THE TITLE TO THE PROPERTY HEREIN CONVEYED. THE DESCRIPTION GIVEN IS THE SAME AS THE PREVIOUS DEED OF RECORD.

WHEREAS, by Deed of Trust, dated October 6, 1997, and recorded in Trust Book 10645, page 536, in the Register's Office for Davidson County, Tennessee (the "Deed of Trust"), Mongkhoul and Somchanh Dewaratanawanich (the "Dewaratanawanichs") conveyed to David W. Courter, Trustee, the hereinafter-described property (the "Property") for the purpose of securing the payment of the indebtedness and performance of the obligations therein set forth; and

WHEREAS, in the Deed of Trust the Dewaratanawanichs waived and renounced the statutory right of redemption and any and all homestead, dower, and all other rights and exemptions of every kind; and

WHEREAS, the holder of the debt secured by the Deed of Trust appointed the undersigned ("Grantor") as Substitute Trustee by instrument dated September 22, 1999, and recorded in Book 11743, page 904 in said Register's Office; and

WHEREAS, default was made in the terms and conditions of the Deed of Trust, and the beneficiary requested the undersigned to advertise and sell the Property under the terms and provisions of the Deed of Trust; and

WHEREAS, in pursuance of said request of said beneficiary, the Property was by the undersigned advertised for sale in conformity with the terms and provisions of the Deed of Trust, by which advertisement the sale was appointed to be held on the 16th day of November, 1999 at 10:00 a.m. at the front door of the courthouse for Davidson County, in Nashville, Tennessee; and

WHEREAS, at the time and place stated above, Mark Morrison as agent for the undersigned, offered the Property for sale at public outcry to the highest and best bidder of cash (or credit upon the indebtedness secured if the holder of the secured indebtedness were the successful bidder), at which sale, Household Financial Center, Inc. ("Grantee"), being the highest and best bidder, became the purchaser for the Property at and for the sum of Eighty-five Thousand, Two Hundred Thirty Dollars ($85,230).

NOW, THEREFORE, in consideration of the premises, the undersigned, Chadwick B. Tindell, as Substitute Trustee, does hereby grant, bargain, sell and convey to the Grantee, in fee simple forever, the Property, and being described as follows, to wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 22 on the plat of re-subdivision of Lane Estates, as of record in Plat Book 4860, page 65 in the Register's Office for said county.

11/12 0101 03CHECK 330.35

Being the same property conveyed to Mongkhoul Dewaratanawanich and wife, Somchanh Dewaratanawanich by Deed from Gloria A. Patterson, unmarried, dated June 12, 1986, recorded in Book 6937, page 595, in the Register's Office for Davidson County, Tennessee.

Parcel Number: Map 162-8, Parcel 82.

TO HAVE AND TO HOLD said described real estate unto Grantee, its successors and assigns, forever in fee simple.

The sale was advertised and made as Substitute Trustee only, without any covenants or warranties of title or otherwise, express or implied, and this conveyance is so made. However, Grantor, as Substitute Trustee, but not otherwise, hereby assigns and sets over to Grantee all of the covenants and warranties contained in the Deed of Trust.

IN WITNESS WHEREOF, Chadwick B. Tindell, Substitute Trustee, has executed these presents this 16th day of November, 1999.

Chadwick B. Tindell
Substitute Trustee

STATE OF TENNESSEE)
:ss
COUNTY OF KNOX)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, Chadwick B. Tindell, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), the within named bargainor, who acknowledged that he executed the foregoing instrument for the purpose therein contained, by signing his name thereto, as Substitute Trustee.

WITNESS my hand and official seal at office in Knox County, Tennessee, this 16th day of November, 1999.

Paige Leppert
Notary Public

My Commission Expires:
11/24/2001

OATH

I, hereby swear to affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is Eighty-five Thousand, Two Hundred Thirty Dollars ($85,230) which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Chadwick B. Tindell,
Substitute Trustee

Sworn to and subscribed before me
this 16th day of November, 1999.

Paige Leppert
Notary Public

My Commission Expires: 11/24/2001

cbt/tms/realesta/dewar.std

06677741
KNOX COUNTY
99 NOV 15 AM 10:13

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

0657741

11/16/99 10:13

BOOK 11744 PAGE 170

CAMT	85230.00
CON TX	315.35
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	330.35
CHECK	330.35

11/16/99 01 10:14 0001 1698

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1539371