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SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 1 May 1998, Arlene Hunt executed a certain Trust Deed to Mike Curtis and Elizabeth Dawson, Trustees, for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded in Book 10918, Pages 479-481, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Household Financial Center, Inc., successor in interest of Beneficial Tennessee, 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 in Book 11699, Pages 15-16, named and appointed the undersigned as Trustee in the place and stead of the said Mike Curtis and Elizabeth Dawson; and

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 Davidson County, Tennessee in the issues of October 28, November 4 and 11, 1999 of said newspaper, said sale having been advertised for Friday, November 19, 1999, commencing at 12:00 o'clock Noon on the front steps of the Main (South) Door of the Davidson County Courthouse, Nashville, 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 Fifty-Six Thousand Four Hundred and no/100 Dollars ($56,400.00) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee, through his agent.

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:

Land in Davidson County, Tennessee, being Lot No. 44 on the Plan of Mailan Heights, as of record in Book 1835, Page 90, Register's Office for Davidson County, Tennessee.

Beginning on the southerly margin of Traughber Drive, at the corner of Lots 44 and 45; thence with the line between said two lots, southwardly 99.6 feet to the corner of Lots 44 and 63; thence with the line of between the last two mentioned lots, westwardly 125 feet to the easterly margin of Mailan Drive; thence with said Drive in a northerly direction around a curve with a radius of 200 feet, a distance of 53.5 feet to the beginning of another curve; thence around said last mentioned curve, with a radius of 25 feet, northeastwardly a distance of 33 feet to the southeasterly margin of Traughber Drive; thence with said Drive, northwardly 92.4 feet to a concrete monument on the southerly margin of said Drive; thence with the southerly margin of said Drive, eastwardly 50 feet to the beginning.

This conveyance subject to the restrictive covenants of record in Book 2019, Page 63, Register's Office for Davidson County, Tennessee.

223.00

This being the same property conveyed to David E. Hunt For The Duration Of His Life Estate With The Remainder to Arlene Hunt from Patricia M. Hylton herein by deed dated 11/02/88 and recorded 11/02/88 in Deed Book 7693 at Page 836.

Property Address: 2608 Traughber Drive
Nashville, TN 37206

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		$56,400.00
Expenses:		
Recording Substitution of Trustee and Release	10.00	
Title Search	200.00	
Advertising	258.90	
Recording Substitute Trustee's Deed	223.68	
Unpaid Real Property Taxes as of Sale	662.08	
Attorney Fee and Costs	1,287.50	
TOTAL EXPENSES		$ 2,642.16
BALANCE APPLIED TO THE FIRST MORTGAGE INDEBTEDNESS		$53,757.84

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 22nd day of November, 1999.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 22nd day of November, 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.

Notary Public

My Commission Expires: _____

PROPERTY ADDRESS:
2608 Traughber Drive
Nashville, Tennessee 37206

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

BOOK 11760 PAGE 289

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 $56,400.00, which amount 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 22nd of November, 1999.

Notary Public

My Commission Expires
March 14, 2000

S:\CSOLOMON\Myers\Household TN\Hunt-Rawlings\Substitute Trustee's Deed.wpd

99 NOV 30 AM 8:46
REGISTER
DAVIDSON COUNTY, TN.
066874

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11760 PAGE 290

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

066187874
IDENTIFYING REFERENCE

99 NOV 30 AM 8:46

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	56400.00
CON TX	208.68
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	223.68
CHECK	223.68

11/30/99 01 08:46 0001 6078

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1543697