THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

Davidson County DEEDTRS
Recvd: 09/11/00 09:43 3pgs
Fees:15.00 Taxes:293.13
20000911-0089481

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Household Financial Center, Inc.
931 Corporate Center Drive
Pomona, California 91769

Map-Parcel Numbers:

148-06-0
105.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Timothy Keith Dodson and Cynthia Yvonne Dodson to Diane M. Metz, Trustee, dated the 2nd day of June, 1999, and being of record in Book 11513, page 637, Register's Office for Davidson County, Tennessee, referred to herein as the Deed of Trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, Household Financial Center, Inc.

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record as instrument number 200007310075220, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee.

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the Substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at twelve o'clock noon (12:00 noon), September 8, 2000, at the Davidson County Courthouse, Nashville, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of Seventy-Nine Thousand Two Hundred Twenty-Five and 42/100 ($79,225.42) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 8th day of September, 2000.

William Timothy Hill, as
Substitute Trustee and not otherwise

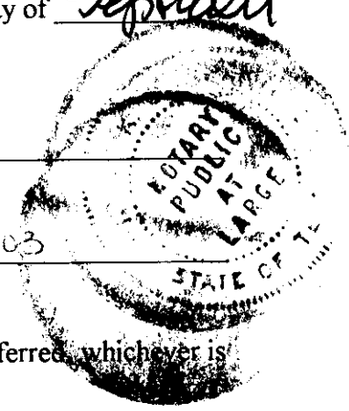
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 8th day of September 2000.

Kristin K Cleland
Notary Public

My commission expires: 11/29/03



The actual consideration for this transfer or value of the property transferred, whichever is greater, is $79,225.42.

Affiant

Subscribed and sworn to before me this 8th day of September, 2000.

Kristin K Cleland
Notary Public

My commission expires: 11/29/03

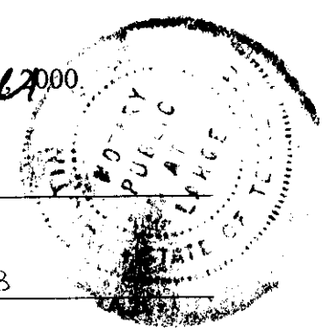


EXHIBIT A

BEING two tracts of land lying in Davidson County, Tennessee, described as follows:

TRACT 1: BEING a 0.06, more or less, acre tract, being a portion of Lot 18-A on the unrecorded plat of a resubdivision of Reserve Parcel "E" Mangum Heights and Lot 17 and Reserve Parcel "B" Bakertown Gardens Section Two; and being a portion of the Preston Hooper Property as of record in Deed Book 6345, page 879, Register's Office for Davidson County, Tennessee, and being more particularly described as follows:

BEGINNING at a point lying on the easterly line of Reserve Parcel "E" on the plat of Mangum Heights as of record in Plat Book 2330, page 147, Register's Office for Davidson County, Tennessee, and being the most northerly corner of the Preston Hooper tract as of record in Book 6345, page 879, Register's Office for Davidson County, Tennessee, and lying on the westerly line of the Wesley Johnston, et ux tract as of record in Book 5984, page 143, said Register's Office; thence with the westerly line of the said Wesley Johnson et ux tract, South 31 degrees 15 minutes 57 seconds East, a distance of 93.81 feet to a point; thence leaving said westerly line of the Wesley Johnston et ux tract, South 60 degrees 57 minutes 17 seconds West, a distance of 55.28 feet to a point on the easterly line of the aforementioned Reserve Parcel "E" on the plat of Mangum Heights; thence with said easterly line of Reserve Parcel "E" of Mangum Heights, North 00 degrees 11 minutes 38 seconds West, a distance of 107.02 feet to the point of beginning, containing 0.06 acres, more or less.

TRACT 2: BEING reserved Tract "E" on the plan of Mangum Heights, as of record in Book 2330, page 147, Register's Office of Davidson County, Tennessee, described as follows:

BEGINNING at a point in the easterly margin of Wharton Drive, said point being on the southwesterly corner of Lot No. 36; thence in an easterly direction along the southerly margin of Lot No. 36, a distance of 164.59 feet to a point; thence South 0 degrees 15 minutes East, a distance of 197.91 feet to a concrete monument in the easterly margin of Wharton Drive; thence in a northwesterly direction along the easterly margin of Wharton Drive, a distance of 263.92 feet to the point of beginning.

This conveyance is made subject to restrictive covenants contained in deed from Jonah E. Harper and wife, to F.R. Hester and wife, Mayme W. Hester, of record in Book 2334, page 427, Register's Office for Davidson County, Tennessee.

Being the same property conveyed unto Eugene M. Dodson, by deed recorded December 198, 1989, in Book 8000, page 449, of the Register's Office for Davidson County, Tennessee.

The said Eugene M. Dodson having since died intestate, leaves the said Timothy Keith Dodson as his only living heir. Said property will therefore revert back to the grantors, Timothy Keith Dodson and wife, Cynthia Yvonne Dodson, thus ending the life estate of Eugene M. Dodson.

This is improved property known as 5344 Mountain View Road, Bell Forge Square Center, #120, Antioch, Tennessee 37013.