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: 12/06/00 15:04 3pgs
Fees:15.00 Taxes:263.98
20001206-0120272

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:

096-10-0
086.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Franklin E. Bess and Dorothy S. Bess to April Payne, Trustee, dated the 24th day of January, 2000, and being of record as instrument number 200001250008504, 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 20001027-0106518, 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), December 5, 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-One Thousand Three Hundred Forty-Six ($71,346.00) 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 5th day of December, 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 5th day of December 2000.

Kristin K Orsland
Notary Public

My commission expires: 11/29/03

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $71,346.00.

Affiant

Subscribed and sworn to before me this 5th day of December, 2000.

Kristin K. Orsland
Notary Public

My commission expires: 11/29/03

EXHIBIT A

BEING Lot No. 281, on the plan of Cloverhill, Section IV, of record in plat book 2133, page 89, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description. This conveyance is subject to restrictions of record in Book 2145, page 262, and Book 2273, page 88, said Register's Office. This conveyance is subject to setback lines and recorded easements of record in Book 2133, page 89, said Register's Office.

BEING the same property conveyed from Wendy D. Barnett and Diane E. Barnett to Franklin E. Bess and Dorothy S. Bess recorded in Book 10040, page 478, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 2842 Emery Drive, Nashville, Tennessee 37214.

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