This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 61-6 115

NO MORTGAGE
New Owner - Send Tax Bills:
HOUSEHOLD FINANCIAL SERVICES, INC.
636 GRAND REGENCY BLVD
BRANDON, FL 33510

Davidson County DEEDTRS
Recvd: 03/26/01 10:53 2pgs
Fees:11.05 Taxes:211.96
20010326-0028571

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 15, 1997, CAROL A. CONATSER , was named Trustee in a Deed of Trust of even date executed by ANTHONY S. CROSS, A MARRIED MAN conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $55,200.00, principal and interest at 7.875% per annum on the unpaid balance, said Deed of Trust being recorded in Book 10321, Page 174, in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT 20010313-0023951 in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3)successive publications, namely: February 22, 2001 / March 1, 2001 / March 8, 2001, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on March 21, 2001, at 11:00 AM, at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time HOUSEHOLD FINANCIAL SERVICES, INC., 636 GRAND REGENCY BLVD., BRANDON, FL 33510, submitted the highest and best bid in the amount of $57,286.36

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to HOUSEHOLD FINANCIAL SERVICES, INC., its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 2 ON THE PLAN OF SAUNWOOD, AS OF RECORD IN BOOK 2083, PAGE 47. REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT BEGINS AT A POINT IN THE SOUTHERLY MARGIN OF MAPLEWOOD LANE AT THE COMMON FRONT CORNER OF LOTS NOS. 1 AND 2 ON SAID PLAN; THENCE WITH THE COMMON BOUNDARY LINE BETWEEN LOTS 1 AND 2 SOUTHERLY 189.95 FEET TO A POINT; THENCE EASTWARDLY 10 FEET TO THE SOUTHWESTERLY CORNER OF LOT NO. 4; THENCE WITH THE COMMON BOUNDARY LINE BETWEEN LOTS 2 AND 4 NORTHEASTERLY 123.05 FEET TO THE COMMON CORNER OF LOTS 2, 3 AND 4; THENCE WITH THE COMMON BOUNDARY BETWEEN LOTS 2 AND 3 NORTHERLY 105 FEET TO THE SOUTHERLY MARGIN OF MAPLEWOOD LANE; THENCE WITH THE MARGIN OF MAPLEWOOD LANE WESTERLY 97 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO MONIQUE JOHNSON BY DEED FROM ANTHONY CROSS OF RECORD IN INSTRUMENT 20001207-0120736, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to HOUSEHOLD FINANCIAL SERVICES,

INC., all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, on March 21, 2001.

I. DYKE TATUM
Substitute Trustee

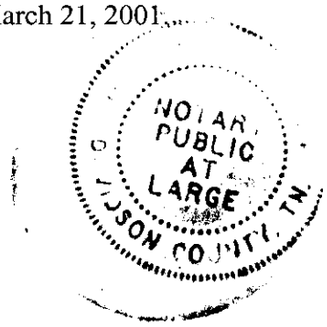
STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , I. DYKE TATUM, the bargainor, 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 therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, on March 21, 2001.

Melanie L Brown
Notary Public



My Commission Expires: 1/25/2003

STATE OF TENNESSEE

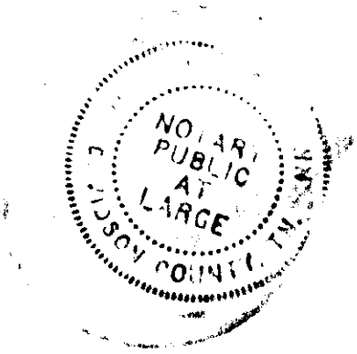
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $57,286.36

Affiant

Subscribed and sworn to before me, this day of March 21, 2001.

Melanie L Brown
Notary Public



My Commission Expires: 1/25/2003

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, CHARLOTTE AVENUE
NASHVILLE, TN 37203