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: 04/30/01 10:24 3pgs
Fees:15.00 Taxes:556.13
20010430-0043037

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:	Map-Parcel Numbers:
Household Financial Center, Inc. 931 Corporate Center Drive Pomona, California 91769	086-08-0-A 015.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Quadale Pannell and Kathy Pannell to Michael Brown, Trustee, dated the 29th day of January, 1999, and being of record in Book 11319, page 722, 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 20010312-00-23448, 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), April 24, 2001, 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 One Hundred Fifty Thousand Three Hundred Six ($150,306.00) 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 24th day of April, 2001.

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 24th day of April, 2001.

Kristin K Ousland
Notary Public

My commission expires: 11/29/03.

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $150,306.00.

Affiant

Subscribed and sworn to before me this 24th day of April, 2001.

Kristin K Ousland
Notary Public

My commission expires: 11/29/03

EXHIBIT A

LAND in Davidson County, Tennessee, being Lot No. 418 on the plan of Camden Woods Phase II, of record in Book 6900, page 735, Register's Office for said County.

SAID Lot No. 418 fronts 70.00 feet on the northwesterly margin of Strombury Drive and extends back 140.08 feet on the northeasterly line and 135.85 feet on the southwesterly line to dead line in the rear, measuring 70.13 feet thereon.

Description Reference: Described according (or by reference to) the recorded subdivision plan.

BEING the same property conveyed to Quadale Pannell and spouse, Kathy Pannell by deed from Gregory R. Jenkins and spouse, Patrice Machelle Jenkins dated January 29, 1999, of record in Book 11319, page 719, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 2169 Strombury Drive, Hermitage, Tennessee 37076.

HFC\pannell\\sub-trustee-deed