#22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 150-9 187

NO MORTGAGE
New Owner - Send Tax Bills:
HOUSEHOLD FINANCE CORP., INC.
363 GRAND REGENCY BLVD
BRANDON, FL 33510

Davidson County DEEDTRS
Recvd: 07/25/01 10:56 2pgs
Fees:13.00 Taxes:333.89
20010725-0078859

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 26, 1998, TRANSCONTINENTAL TITLE, was named Trustee in a Deed of Trust of even date executed by DANIEL G. WINANS AND SYBIL WINANS, HUSBAND AND WIFE conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $89,600.00, principal and interest at 13.38% per annum on the unpaid balance, said Deed of Trust being recorded in Book 10849, Page 100 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 20010626-0067494 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: June 28, 2001 / July 5, 2001 / July 12, 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 July 24, 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 FINANCE CORPORATION, INC., 363 GRAND REGENCY BLVD., BRANDON, FL 33510, submitted the highest and best bid in the amount of $90,240.00.

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to HOUSEHOLD FINANCE CORPORATION, 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. 115 ON THE PLAN OF FOREST VIEW PARK, PHASE II, SECTION V, REVISED, OF RECORD IN BOOK 6200, PAGE 337, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO DANIEL C. WINANS AND WIFE, SYBIL WINANS BY DEED FROM MICHAEL O. HARRIS AND WIFE, MARY GAIL WHEELER HARRIS OF RECORD IN BOOK 9059, PAGE 623, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. PROPERTY WAS FURTHER CONVEYED TO SYBIL WINANS, A MARRIED PERSON, BY QUITCLAIM DEED FROM DANIEL G. WINANS OF RECORD IN BOOK 9094, PAGE 863, REGISTER'S OFFICE FOR SAID COUNTY.

I, I. DYKE TATUM, Substitute Trustee, convey to HOUSEHOLD FINANCE CORPORATION, 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 July 24, 2001.

I. DYKE TATUM
Substitute Trustee

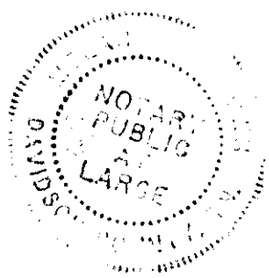
STATE OF TENNESSEE

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 July 24, 2001.

Melanie L Brown
Notary Public



My Commission Expires: 1/25/03

STATE OF TENNESSEE

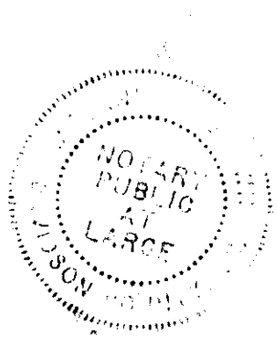
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $90,240.00.

Affiant

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

Melanie L Brown
Notary Public



My Commission Expires: 1/25/03

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