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: 07/27/01 08:29 3pgs
Fees:18.00 Taxes:389.54
20010727-0079695

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	150-11-0 193.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Gene L. Cramer and wife, Mary L. Cramer to Michael Brown, Trustee, dated the 5th day of October, 1999, and being of record in Book 11696, page 534, 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 20010607-0059625, 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), July 23, 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 Five Thousand Two Hundred Eighty ($105,280.00) 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 23rd day of July, 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 23rd day of July, 2001.

Kristen K Oakland
Notary Public

My commission expires: 11/29/03

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $105,280.00.

Affiant

Subscribed and sworn to before me this 23rd day of July, 2001.

Kristen K Oakland
Notary Public

My commission expires: 11/29/03

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 312 on the Plan of Towne Village of The Country, Section Four-A, as of record in Book 6250, pages 20 and 21, said Register's Office.

Said Lot No. 312 fronts 40.00 feet on the southeasterly side of Spring Garden Court and runs back 92.52 feet on the southwesterly line and 162.08 feet on the northerly line to a line in the rear which measures 160.00 feet thereon.

Being the same property conveyed to Gene L. Cramer and wife, Mary L. Cramer by deed from Randall Phillips Builders, Inc., dated June 6, 1985, of record in Book 6576, page 826, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 520 Spring Garden Court, Antioch, Tennessee 37013.