This instrument prepared by:

Kleinsmith & Associates, P.C.
6035 Erin Park Drive
Colorado Springs, Co 80918

Davidson County DEEDTRS
Recvd: 12/21/01 13:27 4pgs
Fees:23.00 Taxes:312.67

20011221-0141240

BOOK NO. 11340, PAGE NO. 713

Responsible Taxpayer and Property Owner:
Tax Parcel No. 162-04-0-7400

Name: Household Financial Center, Inc.

Address: 636 Grand Regency Blvd., Brandon, FL 33511

Common Description: 4181 Apache Trail
Antioch, TN 37013

Legal Description: Being Lot No. 204 on the Plan of Haywood, Section Three (3), as of record in Book 4460, Pages 164 and 165, (see attached Exhibit "A").

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $84,506.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, this 20th day of September, 2001.

Notary Public
My Commission Expires: 4/27/03.

ROWENA COZART NOTARY PUBLIC STATE OF COLORADO
My Commission Expires 04/27/2003

SUCCESSOR TRUSTEE'S DEED

Whereas, by virtue of the power and authority vested under that Deed of Trust executed by **Gary L. Whitaker** dated **2/8/99** and recorded **2/16/99** in Book **11340** at Page **713**, Register's Office of

Davidson County, Tennessee, given to secure payment of a certain indebtedness evidenced by a promissory note set forth therein, payable to the order of **Homegold, Inc. d/b/a Emergent Mortgage, a Corporation,** default having been made in the performance of the terms and provisions of the Deed of Trust, demand having been made upon the said Debtor for payment in accordance with the provisions of the Deed of Trust, default having been made in the payment upon demand, said indebtedness described by the said Deed of Trust having been declared to be due and payable in accordance with the terms thereof, said default continuing without reinstatement, at the request of Holder of the note for the purpose of effecting payment of all sums due under the terms of the note and Deed of Trust, principal interest and costs of sale, Philip M. Kleinsmith, Trustee, did on Thursday, **September 20, 2001** at 10:00 a.m. pursuant to the advertisement published in **The Nashville Record** and sent by mail to the Debtor and lienors of record, offer for sale, at **Front Door of the Davidson County Courthouse, Nashville, TN**, in bar of the equities of redemption, dower and homestead, the hereinafter described real estate, at which sale **Household Finance Center, Inc.** became the highest and best bidder(s) at and for the sum of **$84,506.00** and

WHEREAS, the proceeds of the sale were sufficient to satisfy all sums of principal, interest, attorney fees, costs and other sums accruing under the terms of the aforesaid Deed of Trust.

NOW THEREFORE, Philip M. Kleinsmith, Trustee, exercising the power and authority vested in him, and in bar of the equities of redemption, dower and homestead, does hereby sell, transfer , and convey unto **Household Finance Center, Inc.,** Grantee, the following described real estate, to wit:

See attached Exhibit "A"

To HAVE AND TO HOLD said described real estate unto the Grantee, his successors and assigns, forever in fee simple

Sale was advertised and made as Trustee only, without covenants or warranties of title, express or implied, subject to any governmental zoning or subdivision ordinances in effect thereon and this conveyance is so made. However, Grantor, as Trustee, but not otherwise, hereby assigns and sets over to Grantee all of the

covenants and warranties contained in the Deed of Trust recorded in Book **11340**, Page **713**., referred to therein.

IN WITNESS WHEREOF, Philip M. Kleinsmith, Trustee, has caused these presents to be executed this 20th day of September, 2001.

PHILIP M. KLEINSMITH, Trustee

STATE OF COLORADO)
COUNTY OF EL PASO)

Before me, Rowena Cozart, a Notary Public , duly appointed, commissioned, and qualified in and for the State and County aforesaid, personally appeared Philip M. Kleinsmith with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), to be the person described in and who executed the foregoing instrument and acknowledged that he executed same as his free act and deed.

This the 20th day of September, 2001.

Notary Public

My Commission Expires: 4/27/03.

ROWENA COZART
NOTARY PUBLIC
STATE OF COLORADO
My Commission Expires
04/27/2003

EXHIBIT "A" BOOK 11340 PG. 721

BEING LOT NO. 204 ON THE PLAN OF HAYWOOD HILLS, SECTION THREE (3), AS OF RECORD IN BOOK 4460, PAGES 164 AND 165, 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 GARY L. WHITAKER BY WARRANTY DEED FROM LEWIS AUSTIN DATED MAY 10, 1996 AND RECORDED IN BOOK 10059, PAGE 26, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.