STATE OF TENNESSEE)
COUNTY OF KNOX)

The actual consideration or value, whichever is greater, for this transfer is $ 91,180.00

Affiant

Subscribed and sworn to before me, this 18th day of December, 2001.

Notary Public

My Commission expires: 2-2-

Davidson County DEEDTRS
Recvd: 01/09/02 08:57 2pgs
Fees:13.00 Taxes:337.37
20020109-0003174

Register: Please return instrument to preparer.
This instrument was prepared by:

Lars E. Schuller, Esq.
AMBROSE, WILSON, GRIMM & DURAND
607 Market Street, 9th Floor
Knoxville, TN 37901-2466

AWG&D File No. 18399
HFS #1533348

Address New Owner as Follows:	**Send Tax Bills to:**	**Map-Parcel Numbers:**
HOUSEHOLD FINANCE CORPORATION 636 GRAND REGENCY BLVD. BRANDON, FLORIDA 33510	SAME	150 - 10 - 21

SUCCESSOR TRUSTEE'S DEED

WHEREAS, **Ralph W. Bowen and Patricia A. Bowen**, husband and wife, by Deed of Trust (the "Deed of Trust") dated August 14, 1998, of record in **Book 11074, Page 707**, Register's Office for Davidson County, Tennessee, conveyed to Mary Francis Ruby, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to National Finance Corporation; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., its successor and assigns, as nominee for Household Finance Corporation, its successors and assigns became the owner and holder of said Deed of Trust by assignment recorded as Instrument Number 20000307-0023024 in said register's office; and

WHEREAS, the undersigned was appointed Successor Trustee by the owner and holder of the Note by instrument of record as Instrument Number 20011026-0117402 in said register's office; and

WHEREAS, default was made in the payment of the Note; and

WHEREAS, the owner and holder of the Note demanded that the Successor Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Successor Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in the "Nashville Record," a newspaper published in Davidson County, Tennessee, three times on the following dates: November 22, 2001, November 29, 2001 and December 6, 2001; and

WHEREAS, the Successor Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the front door of the Davidson County Public Building and Courthouse in Nashville, Tennessee at 1:00 P.M. on December 13, 2001, and Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Finance Corporation, its successors and assigns (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Ninety-one Thousand, One Hundred and Eighty Dollars ($91,180.00).

NOW, THEREFORE, **the Grantor, Lars E. Schuller, in his capacity as Successor Trustee**, and not otherwise, for and in consideration of the aforementioned premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the **Grantee, Mortgage Electronic Registration Systems, Inc., its successor and assigns as nominee for Household Finance Corporation, its successors and assigns,** certain real property located in Davidson County, Tennessee, more particularly described as follows:

Being Lot No. 128 on the Plan of Cherry Hills, Section 10A, as of record in Plat Book 4860, Page 97, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Ralph W. Bowen and wife, Patricia A. Bowen by Warranty Deed of record in **Book 11074, Page 704**, in the Register's office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid property, together with all improvements, easements, appurtenances, and fixtures described in the said Deed of Trust, free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, in as full and complete manner as the undersigned, in his capacity as Successor Trustee, and not otherwise, has the power to convey the same. Lars E. Schuller, as Successor Trustee, and not otherwise, warrants the title to said property to the Grantee, its successors, and assigns, against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on the 18th day of December, 2001.

Lars E. Schuller, Successor Trustee

STATE OF TENNESSEE
COUNTY OF KNOX

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared **LARS E. SCHULLER,** Successor Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the within named Successor Trustee, and that he executed the foregoing instrument for the purpose therein contained.

Witness my hand and seal, at office in Knoxville, Tennessee, this the 18th day of December, 2001.

Notary Public

NOTARY PUBLIC AT LARGE KNOX CO. TENN.

My Commission Expires: 2-2-2002

S:\Files\Household\Bowen 18399\Successor Trustee Deed 12-11-01.wpd