THIS INSTRUMENT PREPARED BY:
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Davidson County DEEDTRS
Recvd: 04/05/02 09:22 3pgs
Fees:18.00 Taxes:280.67
20020405-0041708

PICK-UP

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Household Financial Center, Inc.
931 Corporate Center Drive
Pomona, California 91769

Map-Parcel Numbers:

43-14-148.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by James William Benton and wife, Robbie F. Benton, as her interest may appear, to Michael Brown, Trustee, dated the 15th day of September, 1999, and being of record in Book 11665, Page 299, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, and subject of assignment to Household Financial Center, Inc.. being of record as Instrument Number 200008310086102, 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.

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 in instrument number 20020222-0022249, 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 4, 2002, 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 Seventy-five Thousand Eight Hundred and Fifty-eight ($75,858.00) 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 4th day of April, 2002.

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 4th day of April, 2002.

Notary Public

My commission expires: My Commission Expires MAY 26, 2002

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $75,858.00.

Affiant

Subscribed and sworn to before me this 4th day of April, 2002.

Notary Public
My commission expires: My Commission Expires MAY 26, 2002

EXHIBIT A

Being Lots Nos. 63, 64 and 65, Block A, Yowell Place on Old Hickory Boulevard, a Plat of which is recorded is Book 974, Page 61, Register's Office for said County. Said Lot No. 63, as shown on said plan, front 25 feet on the westerly side of Hillcrest Drive and runs back between parallel lines 177 feet to a dead line, measuring 25 feet thereon. Said Lot No. 64 fronts 25 feet on the westerly side of Hillcrest Drive and runs back between parallel lines 177 feet to a dead line, measuring 25 feet thereon. Said lot No. 65 fronts 37 feet 6 inches on the westerly side of Hillcrest Drive, and runs back 179 feet on the northerly line and 177 feet on the southerly line to a dead line in the rear, measuring 43 feet 6 inches thereon.

Being the same property conveyed to James William Benton on 09/09/77, by deed from James Joe Wheeler and wife, Lillian Wheeler, filed for record on 09/13/77, in Book 5195, Page 908, Register's Office for Davidson County, Tennessee.

This is improved property known as 246 Hillcrest Drive, Madison, TN 37115.