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: 04/08/02 12:59 3pgs
Fees:18.00 Taxes:148.15
20020408-0042501

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Thomas Lewis
P.O. Box 3024
Hendersonville, TN 37077

Map-Parcel Numbers:

043-05-152.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Elizabeth Ann Rediker f/k/a Elizabeth Ann Clift and husband, Thomas Rediker, to Transcontinental Title, Trustee, dated the 27th day of February, 1999 and being of record in Book 11375, page 420, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, to which reference is hereby made and subject to assignment to Household Financial Center, Inc., being of record at Book 11755, Page 491, 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 in instrument number 20020220-0021438 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 5, 2002, at the Davidson County Courthouse, Nashville, Tennessee, when and where Thomas Lewis ("Grantee"), became the last and highest bidder at the price of Forty Thousand and Forty-one and 00/100($40,041.00) 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 8th 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 8th day of April, 2002.

Charlotte E. Henry
Notary Public

My commission expires: My Commission Expires

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $40,041.00.

Affiant

Subscribed and sworn to before me this 8th day of April, 2002.

Charlotte E. Henry
Notary Public
My commission expires: My Commission Expires MAR. 25, 2006

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 21 of Block B on the plan of Kennaston Estates, as of record in Book 843, Page 83, Register's Office for said county, to which said plan reference is hereby made for a more complete legal description.

BEING the same property conveyed to Elizabeth Ann Clift by Warranty Deed from Jeffrey J. Miller and Wife, Terri S. Miller Dated March 2, 1989 and recorded March 3, 1989 in Book 7784, Page 746, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 234 Roosevelt Avenue, Madison, Tennessee 37115.