THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

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

Map-Parcel Numbers:

34-05 86.00

Davidson County DEEDTRS
Recvd: 09/08/03 15:12 3pgs
Fees:18.00 Taxes:196.51
20030908-0130944

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by James Anthony Roberson, unmarried, to Michael S. Hoover, Trustee, dated the 5th day of November, 2001, and being of record in Instrument No. 20011108-0122777, 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, Beneficial Finance.

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 No. 20030620-085367 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), August 29, 2003, at the front door of the Register of Deeds, Gaylord Entertainment Center, 501 Broadway Street, Nashville, Davidson County, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of Fifty-Three Thousand One Hundred Ten and 00/100 ($53,110.00) 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 29th day of August, 2003.

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 29th day of August, 2003.

Notary Public

My commission expires: 7/24/04

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $53,110.00.

Affiant

Subscribed and sworn to before me this 29th day of August, 2003.

Notary Public

My commission expires: 7/24/04

EXHIBIT A

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot Number 3 on the plan of Gregory's unrecorded resubdivision of part of lot number 19 on the map of Bransford Realty Company's Alta Loma Subdivision, as of record in Book 421, Page 44, Register's Office for Davidson County, Tennessee, described according to a copy of the unrecorded survey made by H. Gee, surveyor dated February 11, 1959, as follows:

Beginning at a point at the southerly margin of Alta Loma Road at a point 110 feet east of the easterly right of way of the L and N Railroad at the corner of Lots 2 and 3 on said plan; thence with the line between said lots southerly 227.7 to a point; which is 100 feet east of said railroad right of way; thence easterly 50 feet to a point at the common corner of Lots 3 and 4 on said plan; thence with the line between said lots, north 227 feet to a point in the southerly margin of Alta Loma Road; thence with the margin of the same westerly 55 feet to the beginning.

Included but specifically excluded from the above description as follows:

Beginning at a point on the existing south margin of Alta Loma Road, the northwest corner of this tract; thence with said south margin south 77 degrees 54' east 55 feet to a point; thence south 4 degrees 00' west 0.1 feet to a point; thence in a westerly direction, with a curve to the left having a central angle of 0 degrees 49' 42" radius of 3799.71 feet, 54.9 feet to a point; thence north 2 degrees 45' east 0.5 feet to the prior of beginning and containing approximately 29 square feet.

Being the same property conveyed from Herod Roberson to James Anthony Roberson by Deed recorded February 11, 1997, in Book 10345, at Page 895, in the Register's Office of Davidson County, Tennessee.

This is improved property known 210 Alta Loma Road, Madison, Tennessee 37115.