This instrument prepared by:

William Timothy Hill
Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

Davidson County DEEDWARR
Recvd: 12/23/03 11:25 3pgs
Fees:18.00 Taxes:483.53
20031223-0182414

DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
Household Financial Center, Inc. 931 Corporate Center Drive Pomona, CA 91769	Same	155-13-A-121-00

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $130,682.59

AFFIANT

SWORN to and subscribed before me this 23rd day of December, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 7/24/04

THIS INDENTURE made this 11th day of December, 2003, by and between **Darron D. Brown,** hereinafter called Grantor and **Household Financial Center, Inc.**, hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantors, for and in consideration of the sum of One ($1.00) Dollar in hand paid, and the full satisfaction of the Deed of Trust Note herein described, convey and warrant unto said Grantee, its successors and assigns, a certain tract or parcel of land in Shelby County, Tennessee, described as follows:

SEE ATTACHED EXHIBIT "A"

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption laws of said state where the above premises are situated.

Grantors do covenant with the said Grantee that they are lawfully seized and possessed of said land in fee simple; have a good right to convey it, and the same is unencumbered, except that;

THIS DEED is given in full cancellation and satisfaction of Grantee's certain Deed of Trust Note, given as security applicable to the above-described premises and the indebtedness secured by said Deed of Trust from Darron D. Brown, indebted to Household Financial Center, Inc., for $132,074.54 secured by Deed of Trust dated January 26 , 2001, and recorded as Instrument No. 20010131-0009256, Register's Office for Davidson County, Tennessee, and not otherwise. Grantors will surrender and tender possession upon execution of this Deed.

WITNESS my hand this 17th day of December, 2003.

GRANTORS:

Darron D. Brown

STATE OF TENNESSEE)
COUNTY OF Davidson

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Darron D. Brown, with whom I am personally acquainted and who upon oath acknowledged himself to be the within named bargainor, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 17th day of December, 2003.

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY TENN.

Notary Public

My Commission Expires:

EXHIBIT "A"

ALL IMPROVEMENTS THEREON, IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NO. 467 ON THE PLAN OF PEPPERTREE FOREST, SECTION TEN, OF RECORD IN PLAT BOOK 7900, PAGE 938 REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED FROM MICHELLE L. BROWN TO DARRON D. BROWN BY DEED RECORDED 7/6/200, IN INSTRUMENT NUMBER 20000706-0067097, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO: 155-13-A-121-00.

MAXIMUM PRINCIPLE INDEBTEDNESS FOR TENNESSEE RECORDING PURPOSES IS $132,074.54