PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 01/28/04 11:47 2pgs
Fees:13.00 Taxes:131.35
20040128-0010720

Name: Gale Harshaw,
S&K#: 03-4242
Loan#: 6161967986

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 18, 1986, recorded in Book 7080, Page 107, Register's Office of Davidson County, Tennessee, Rosemary M. Marvin, unmarried, Dennis M. Thompson and wife, Betty S. Thompson, conveyed to Ralph E. Kelly and Thomas F. Baker, IV, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20031211-0177806, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on January 14, 2004, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to HOUSEHOLD FINANCIAL CENTER, INC., whose address is 931 Corporate Center Drive, Pomona, CA 91769, at and for the sum of $35,500.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by HOUSEHOLD FINANCIAL CENTER, INC., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said HOUSEHOLD FINANCIAL CENTER, INC., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Apartment Unit Number B-17 of Neely's Bend Condominium created under Title 64, Sections 2701 et seq. as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 5483, Page 86, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the plat of Neely's Bend Condominium of record in Book 5200, Page 200, said Register's office, for a more complete identification and description of such Unit.

This legal description is identical with that in Trust Deed recorded in Book 7080, Page 107, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7080, Page 107, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 8097, Page 934, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto HOUSEHOLD FINANCIAL CENTER, INC., its successors and assigns, in fee simple forever, to whom the said Denise Griffin, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 14th day of Jan., 2004, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN

12/20/05
My commission expires:

Notary Public

My Comm. Exp. 12-20-05

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $35,500.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the 22nd, day of January, 2004.

7/24/04
My commission expires:

Notary Public

DEBORAH J. THOMPSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

PROPERTY ADDRESS: 1301 Neeley's Bend Road, Unit B-17, Madison, TN 37115

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HOUSEHOLD FINANCIAL CENTER, INC.
931 Corporate Center Drive
Pomona, CA 91769

S & K #:03-4242
Map & Parcel – 052-16-0A-017.00

PREPARER'S NOTE: IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.