Davidson County DEEDTRS
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Fees:18.00 Taxes:336.08

20040419-0044312

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:

11D-08895

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Kerry Baines, Sr. and Nicole R. Baines, husband and wife, to Robert Frappier, Trustee, dated the 27th day of July, 1999, and being of record in Book 11625, page 501, 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, 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 No. 20040309-0026937, 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 14, 2004, at the Davidson County Register of Deeds, Gaylord Entertainment Center, 501 Broadway, Nashville, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of Ninety Thousand Eight Hundred Eighty Three Dollars and 50/100 ($90,883.50).

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 14th day of April, 2004.

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 14th day of April, 2004.

Notary Public

My commission expires: 7/24/

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $90,883.50.

Affiant

Subscribed and sworn to before me this 14th day of April 2004.

Notary Public

My commission expires: 7/24/

EXHIBIT A

Being Lot No. 62, Section Two, on the Plan of Kemper Heights, as of record in plat Book 2331, page 104, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Kerry C. Baines and wife, Nicole R. Baines, by deed from Timothy B. Pike and wife, Sharon A. Pike, dated May 17, 1996, and recorded May 21, 1996 in Book 100055, page 525, Register's Office for Davidson County, Tennessee.

This is improved property known as 900 Tuckahoe Dr., Madison, TN 37115.