Davidson County DEEDTRS
Recvd: 05/14/04 10:22 3pgs
Fees:18.00 Taxes:287.22
20040514-0056692

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:

119-13-254

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Carolyn L. Harper, not stated, to Randy L. Gaddy, Trustee, dated the 15th day of October, 2001, and being of record in Inst. No. 20011018-0113333, 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 Inst. No. 20040310-0027317, 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 30, 2004, at the Register of Deeds Office, 501 Broadway, Gaylord Entertainment Center, Nashville, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of Seventy-Seven Thousand Six Hundred Twenty Seven Dollars and 25/100 ($77,627.25).

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 30th 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 30th day of April, 2004.

Notary Public

My commission expires:

NANCY C. JOHNSON
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
NANCY C. JOHNSON
Notary Public, Davidson Co., TN
My Comm. Expires Nov. 27, 2004

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $77,627.25.

Affiant

Subscribed and sworn to before me this 30th day of April, 2004.

Notary Public

My commission expires:

NANCY C. JOHNSON
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
NANCY C. JOHNSON
Notary Public, Davidson Co., TN
My Comm. Expires Nov. 27, 2004

EXHIBIT A

Lot No. 18 on the map of Patterson's Subdivision of Maple Hill, of record in Book 332, page 75, Register's Office, Davidson County, Tennessee, to which reference is made for a more particular description of said lot.

BEING the same property conveyed from Veterans Administrator of Veteran Affairs to Carolyn L. Harper by deed recorded 07-23-84, in Book 6343, at Page 329, in the Register's Office of Davidson County, Tennessee. Tax Map or Parcel ID No.: 199.13-254.

This is improved property known as 424 McIver, Nashville, TN 37211.