Davidson County DEEDTRS
Recvd: 10/22/04 15:24 3 pgs
Fees:18.00 Taxes:253.90
20041022-0127569

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:

133-08-33.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Mary Francis Smith and Calvin Wesley Smith, husband and wife, to Mike Curtis, Trustee, dated the 24th day of February, 2000, and being of record in Instrument No. 200002280018938, 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 at Instrument no. 20040831-0105147 and re-recorded at Instrument no. 20040916-0111725 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), October 15, 2004, at the Register of Deeds Office, Gaylord Entertainment Center, 501 Broadway, Nashville, Davidson County, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of Sixty-Eight Thousand Six Hundred Twenty-One and 44/100 ($68,621.44) 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 15th day of October, 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 15th day of October, 2004.

Notary Public

My commission expires:

ALLISON P. STEELY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 20, 2008

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $68,621.44.

Affiant

Subscribed and sworn to before me this 15th day of October, 2004.

Notary Public

My commission expires:

ALLISON P. STEELY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 20, 2008

EXHIBIT A

Being Lot No. 6 on the map of N.R. Roberts property, described according to a survey thereof made February 11, 1949, by S.E. Davis, surveyor, as follows:

Beginning at a point in the southerly margin of Antioch pike, said point being 691.98 feet westerly from the common corner of the Jones and Roberts property and being the northeast corner of the said Lot No. 6 on the map of the Roberts property, according to said survey by S.E. Davis; thence southerly 180 feet, to an iron pin, thence at right angles westerly 60 feet to an iron pin; thence northerly along a line parallel with the easterly line of said lot, more or less to a point in the southerly margin of Antioch Pike; thence easterly along the southerly margin of said pike, 60 feet to the point of beginning.

Included therein but expressly excluded therefrom is the following described property which was conveyed to the State of Tennessee by deed from A.E. Templeton of record in Book 2864, page 75, Register's Office for Davidson County, Tennessee, as follows:

BEGINNING at a point in the south margin of Antioch Pike where the lands of Templeton and Nolan Stafford corner and runs with the south margin of Antioch Pike north 74 deg. West 60 feet to a point in the boundary line between the land of Templeton and H.C. Bates; thence with said boundary line south 16 deg. West 12 feet to a point; thence South 74 deg. East 60 feet to a point in the boundary line between the land of Templeton and Stafford said point being 40 feet right of center line Station 2 plus 13 of Antioch Pike; thence with said boundary line North 16 deg. East 12 feet to the point of beginning, containing 0.02 acres, more or less.

Being the same property conveyed from Billy R. Dean and Peggy L. Dean to Mary Francis Smith and Calvin Wesley Smith by deed recorded 9/16/97, in book 10610, at page 573, in the register's office of Davidson County, Tennessee. Tax map or parcel ID No.: 133-08-33.00

This is improved property known as 1055 Antioch Pike, Nashville, TN 37211.