THIS INSTRUMENT PREPARED BY:
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315 Deaderick Street, Suite 1230
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Davidson County DEEDTRS
Recvd: 12/07/04 13:21 3 pgs
Fees:18.00 Taxes:402.61
20041207-0145729

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Household Financial Center, Inc.
931 Corporate Center Drive
Pomona, California 91769

Map-Parcel Numbers:

162 13 0 115.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Ronald L. Johnson and Mary E. Jackson, unmarried, to David W. McMakin, Trustee, dated the 15th day of August, 2002, and being of record in Instrument No. 20020829-0104652, 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. 20040930-0117760, 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), November 19, 2004, on the front door of 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 One Hundred Eight Thousand Eight Hundred Thirteen and 00/100 ($108,813.00) 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 19th day of November, 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 19th day of November, 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 $108,813.00.

Affiant

Subscribed and sworn to before me this 19th day of November, 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

Land in Davidson County, Tennessee, being Lot No. 59 on the Plan of Monte Carlo Estates, Section Two A, of record in Book 4955, page 45, Register's Office in Davidson County, Tennessee.

Said Lot No. 59 fronts 100 foot on the north margin of Cedarmont drive and extends back between unparallel lines, the northerly boundary line measuring 163.35 feet thereon and the southerly boundary line measuring 149.87 feet thereon, to the rear line which measures 69.66 feet thereon.

BEING the same property conveyed to Ronald Johnson and Mary Jackson by deed from Joseph K. Avants and Joyce M. Avants, of record in Inst. No. 20020829-0104651, aforesaid register's office.

This is improved property known as 417 Cedarmont Dr., Nashville, TN 37211.