SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 13 February 2002, Johnnie Belinda Bolton executed a certain Trust Deed to Christopher Erlandson, Trustee for Household Financial Center, Inc., for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20020215-0020308 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Household Financial Center, Inc., the holder and owner of the debt and obligations secured by said Trust Deed, having for reasons satisfactory to itself, under the provision of said Trust Deed, by instrument recorded in the Register's Office under Instrument No. 20040720-0086186, named and appointed the undersigned as Trustee in the place and stead of the said Christopher Erlandson; and

WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee in the issues of 3, 10, 17 February 2005 of said newspaper, said sale having been advertised for Monday, 28 February 2005, commencing at 12:00 o'clock Noon outside the door of the Register of Deed's Office, located at 501 Broadway, Suite 501, Nashville, Tennessee at the northwest entry of the Gaylord Entertainment Center, at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by Household Financial Center, Inc., to-wit: a bid of on Hundred Four Thousand Seven Hundred Sixty Two and No/100 Dollars ($104,762.00) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Household Financial Center, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 14 ON THE PLAT OF THE RE-SUBDIVISION OF HERMITAGE HILLS, SECTION 12, OF RECORD IN PLAT BOOK 4675 PAGE 125 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT 14 FRONTS 42.89 FEET ON THE SOUTHERLY MARGIN OF HAVENCREST AND EXTENDS BACK 104.46 FEET ON THE EASTERLY LINE AND 149.96 FEET ON THE WESTERLY LINE, TO A LINE ON THE REAR WHICH IS A BROKEN LINE.

BEING THE SAME PROPERTY CONVEYED FROM JACK R. BOLTON TO JOHNNIE BELINDA BOLTON BY DEED RECORDED 11-15-96, IN BOOK 10260, AT PAGE 386, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 74-04-41.00

Property known as: 913 Haven Crest
Hermitage, TN 37076

Davidson County DEEDTRS
Recvd: 03/09/05 09:51 3 pgs
Fees:18.00 Taxes:387.62
20050309-0026044

Prepared by and Return to:

Richard J. Myers, Esq.
6000 Poplar Avenue, Suite 400
Memphis, TN 38119
(901) 756-6300

TO HAVE AND TO HOLD, unto the said Household Financial Center, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$104,762.00
Expenses:		
Recording Substitution of Trustee and Release	12.00	
Title Search	225.00	
Advertising	510.00	
Recording Substitute Trustee's Deed	405.62	
Unpaid Property Taxes	2,446.13	
Attorney Fee and Costs	1,200.00	
TOTAL EXPENSES		4,798.75
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$99,963.25

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 2nd day March, 2005.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 2nd day of March, 2005, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

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

Tanoela Butler-Pearson
Notary Public

My Commission Expires:
1-28-2007

TANOELA BUTLER-PEARSON NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. My Comm. Exp. 1-28-07

PROPERTY ADDRESS:

913 Haven Crest
Hermitage, TN 37076

SEND TAX BILLS TO:

Household Financial Center, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

Grantee: **Household Financial Center, Inc.**
P.O. Box 8362
Elmhurst, IL 60126-1058

I, Richard J. Myers, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $104,762.00, 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 this 2nd day of March, 2005.

Notary Public

TANGELA BUTLER-PEARSON NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN.

K:\tbulter-\rjm\household\Bolton, Belinda (tn)\Substitute Trustee's Deed.wpd