THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

Davidson County DEEDTRS
Recvd: 04/08/05 12:46 3 pgs
Fees:18.00 Taxes:305.59
20050408-0038905

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:

072 14 0 248.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Willie B. Parker, single woman and Charles Washington, single man, to Swafford and Hays, Trustee, dated the 11th day of February, 2002, and being of record in Book Instrument Number 20020327-0037661, 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 Mortgage Funding Corp III.

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. 20050310-0026724, in the Register's Office for Davidson County, 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), March 7, 2005, at the Register of Deeds Office, 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 Eighty-Two Thousand Five Hundred Ninety-Three and 00/100 ($82,593.00) 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 7th day of March, 2005.

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 7th day of March, 2005.

Notary Public

My commission expires:

CHARLOTTE E. HERRING NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAR. 25, 2006

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $82,593.00.

Affiant

Subscribed and sworn to before me this 7th day of March, 2005.

Notary Public

My commission expires:

CHARLOTTE E. HERRING NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAR. 25, 2006

EXHIBIT A

SITUATE in Davidson County, Tennessee, and being more particularly described as follows: A certain tract of parcel of land in Davidson County, Tennessee, described as follows, being in the 11th, formerly the 18th Civil District of said County, and described as follows:
Beginning at a point on the northerly margin of Cahal Avenue 54 ¾ feet westerly from the northwest intersection of said avenue and Northview Avenue; thence north 1 ½ degrees east parallel to Northview Avenue, 200 feet to a point 73 ½ feet south of Lot No. 1 in Coggin's First addition, of record in Book 421, page 33, thence westerly parallel with same, 50 feet to a point; thence south 1 ½ degrees west parallel to Northview Avenue 200 feet to the northerly margin of Cahal Avenue; thence easterly with same 50 feet to the beginning.

For source of title reference is made to Book 9938, Page 676, Register's Office for Davidson County, Tennessee. This conveyance is subject to any and all existing easements, restrictions and building setback lines of record. The above legal description being the same as the last deed of record, no boundary survey having been made at time of this conveyance.

BEING the same property conveyed to Willie B. Parker, unmarried, by John B. Stark, dated March 4, 1996, recorded March 15, 1996, in Book 9979, Page 893, in the Register's Office of Davidson County, Tennessee. See also quitclaim deed of record simultaneously herein as Instrument No. 20020327-0037660.

This is improved property known as 1511 Cahal Avenue, Nashville, Tennessee, 37206.