THIS INSTRUMENT PREPARED BY:
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Davidson County DEEDTRS
Recvd: 05/03/05 14:14 3 pgs
Fees:18.00 Taxes:459.20
20050503-0049337

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:

012 00 0 142.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by James B. Troutt and Thelma D. Troutt, husband and wife, to Archer Land Title, Trustee, dated the 23rd day of February, 2004, and being of record in Inst. No. 20040310-0027852, 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. 20050413-0041078, 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), April 14, 2005, at the Register of Deeds Office, Gaylord Entertainment Center, Nashville, Davidson County, Tennessee, when and where Household Financial Center Inc., ("Grantee"), became the last and highest bidder at the price of One Hundred Twenty-Four Thousand One Hundred Eight and 00/100 ($124,108.00) 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 14th day of April, 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 14th day of April, 2005.

Notary Public

My commission expires:

ELIZABETH SANTANA FOSTER
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires JAN. 27, 2007

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $124,108.00.

Affiant

Subscribed and sworn to before me this 14th day of April, 2005.

Notary Public

My commission expires:

ELIZABETH SANTANA FOSTER
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires JAN. 27, 2007

EXHIBIT A

A certain tract or parcel of land lying in the 10th District of Davidson County, in the State of Tennessee, described as follows:

Beginning at a railroad spike in the centerline of the Old Nashville-Springfield Pike at the common corner to H. W. Everett property of record in Book 1734, page 611, Register's Office for Davidson County, Tennessee; thence with said centerline of said Pike, S 28 degrees 30' E, 150.00 feet to a point; thence leaving road, S 76 degrees 30' W, 742.8 feet to appoint in the northerly right of way line at the L & W Railroad; thence with said railroad right-of-way, N 62 degrees 00' W, 226.37 feet to an iron pin, being the northwest corner of this tract and corner to said H.W. Everett; thence with a fence line, N 76 degrees 30' E, 873.5 feet to the point of beginning, containing 3.0 acres, more or less.

BEING the same property conveyed to James B. Troutt and wife, Thelma D. Troutt by Warranty Deed from Peggy B. Troutt, a widow, dated September 5, 1986 and recorded October 17, 1986, as/in Book 70313, page 69, Register's Office for Davidson County, Tennessee.

The acreage indicated in this legal description is solely for the purposes of identifying said tract and is not to be construed as to insuring the quantity of land.

This is improved property known as 8172 Old Springfield Highway, Goodlettsville, TN.