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:

072.11-0-447.00

Davidson County DEEDTRS
Recvd: 07/08/05 15:18 3 pg
Fees:18.00 Taxes:85.98
20050708-0079481

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Joseph L. Carney, to Maria T. Evans, Trustee, dated the 7th day of September, 1999, and being of record in Book 11677, page 299, 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. 20041102-0131522, 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), December 10, 2004, at the Register of Deeds Office, 501 Broadway, Davidson County, Nashville, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of Twenty-three Thousand Three Hundred Thirty-eight and 00/100 ($23,328.00) 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 10th day of December, 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 10th day of December 2004.

PHYLLIS GAYLE ASHBY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires MAY 28, 2006

Notary Public

My commission expires: May 28, 2006

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $23,238.00.

Affiant

Subscribed and sworn to before me this 10th day of December, 2004.

PHYLLIS GAYLE ASHBY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires MAY 28, 2006

Notary Public

My commission expires: May 28, 2006

EXHIBIT A

Land in Davidson County, Tennessee, being the easterly 40 feet on Lot No. 112 and the westerly 15 feet of Lot No. 113 on the map of Riverside Drive Subdivision, as of record in Book 974, page 60 and 61, Register's Office for said county, described as follows:

Said part of Lot No. 112 and 113 adjoin and front together 55 feet on the northerly side of Litton Avenue and runs back between parallel lines 150 feet to a dead line.

This conveyance is subject to the following:

1. The Plan of record in Book 974, page 60, said Register's Office.

BEING the same property conveyed to Joseph L. Carney from Jacqueline Sanders herein by deed dated 03/12/87 and recorded 3/17/87 in Deed Book 7169, page 945, in the Register's Office for Davidson County, Tennessee.

This is improved property known 1703 Litton Avenue, Nashville, TN 37216.