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: 08/09/05 11:04 3 pgs
Fees:18.00 Taxes:266.79
20050809-0094157

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:

136-10-0-B 054.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Deborah Ponceti, a single woman as her sole and separate property, to Lawrence Vogan, Trustee, dated the 19th of March, 2003, and being of record in Inst. No. 20030327-0040293, 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 Mtg 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 Inst. No. Y , 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 Y 20050809-0094156

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), July 11, 2005, at the front door of 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 Seventy-two Thousand On Hundred Five and 00/100 ($72,105.00) 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 11th day of July, 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 11th day of July, 2005.

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 $72,105.00.

Affiant

Subscribed and sworn to before me this 11th day of July, 2005.

Notary Public

My commission expires: May 28, 2006

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

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 36, Unit 36, Condominium site plan Lots 21-40, Section Five, Priest Lake Forest, of record in Plat Book 5200, page 627, amending Plat Book 5200, page 626, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for amore complete legal description of subject lot.

BEING the same property conveyed to Deborah Ponceti, unmarried person by deed from Joseph V. Ferrelli, Trustee for the 3550 Seneca Forest Trust dated 10/13/00, of record in Instrument No. 200010200104211, Register's Office for Davidson County, Tennessee.

This is improved property known as 3550 Senecca Forest Drive, Nashville, TN 37217.