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: 08/12/05 12:25 3 pgs
Fees:18.00 Taxes:436.56
20050812-0095702

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:

150-09-0A 003.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Eldridge M. Matthews, and wife, Ruth H. Matthews, to USA Title, Trustee, dated the 26th day of August, 2003, and being of record at Instrument Number 20030910-0131677, 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, HSBC Bank (USA).

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. X_____, 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 X20050812-0095701

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), August 4, 2005, at the front door of Register's Office, Gaylord Entertainment Center, 501 Broadway, Nashville, Tennessee, when and where HSBC Bank (USA), ("Grantee"), became the last and highest bidder at the price of One Hundred Seventeen Thousand Nine Hundred Ninety and 00/100 ($117,990.00) 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 4th day of August, 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 4th day of August, 2005.

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

Phyllis Gayle Ashby
Notary Public

My commission expires: May 28, 2006

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $117,990.00.

Affiant

Subscribed and sworn to before me this 4th day of August, 2005.

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

Phyllis Gayle Ashby
Notary Public

My commission expires: May 28, 2006

EXHIBIT A

A certain tract or parcel of land in Davidson County, State of Tennessee,

Being Lot No. 157, on the Plan of Forest View Park, Section VII, of record in Plat Book 6900, page 162, Register's Office for Davidson County, Tennessee, to which plat reference is made for a more complete legal description.

Being the same property conveyed to Eldridge M. Matthews, by deed from Emory C. Digman, dated September 25, 1995, and recorded September 26, 1995, in Book 9807, page 48, Register's Office for Davidson County, Tennessee.

This is improved property known as 3045 Owendale Drive , Antioch, Tennessee 37013.