THIS INSTRUMENT PREPARED BY:
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Davidson County DEEDTRS
Recvd: 02/15/06 15:42 3 pgs
Fees:18.00 Taxes:274.87
20060215-0018590

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:

081.15-0-461.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Linet Tolo, a single woman, to Nations Title Agency, Trustee, dated the 9th day of January, 2002 and being of record in Inst. No. 20020128-0011145, 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 Inst. No. 20060215 0018398, 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), January 23, 2006, 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-four Thousand Two Hundred Ninety and 00/100 ($74,290.00) 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 23rd day of January, 2006.

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 23rd day of January, 2006.

Notary Public

My commission expires:

JOSH HANKINS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $74,290.00.

Affiant

Subscribed and sworn to before me this 23rd day of January, 2006.

Notary Public

My commission expires:

JOSH HANKINS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

EXHIBIT A

A certain tract of parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, Being the westerly 24 feet two inches of Lot No. 24 and the easterly 16 feet 10 inches of Lot No. 23 on the map of George Shield's First Subdivision as of record in Book 57, page 62, Register's Office for Davidson County, Tennessee, and known as Lot No. 18 on the unrecorded Map of Southern Securities Company's Subdivision and described according to a survey made February 12, 1931 by John Wilkes, a civil engineer, as follows:

Beginning at a point in the northerly margin of Scovel Street, the common corners of Lots 17 and 18, said point being 41 feet east of the west line of said George Shield's First Subdivision, thence northerly 140 to the southerly margin of a 100 foot alley, being 40 feet east of the west line of said Shield's Subdivision; thence easterly 40 feet to a point, the common corners of Lots Nos. 18 and 19; thence southerly along the line between said lots 140 feet to the northerly margin of Scovel Street; thence with the margin of same westerly 41 feet to the beginning.

BEING the same property conveyed to Linet A. Tolo from Thurman Ball and wife, Edith Ball, by Warranty deed at Inst. No. 200201280011144, in the Register's Office of Davidson County, Tennessee.

This is improved property known as 2106 Scovel Street, Nashville, TN 37208.