THIS INSTRUMENT PREPARED BY:
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AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

Davidson County DEEDTRS
Recvd: 05/25/06 08:21 3 pgs
Fees:18.00 Taxes:388.06
20060525-0061303

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:

071-05-0-138.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Mary Spivey and Rehoma Spivey, wife and husband, to Lawrance Vogan, Trustee, dated the 22nd day of December, 2003, and being of record in Instrument No. 20031230-0184044, 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. 20060523-0060283, 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), May 18, 2006, at the front door of the Register of Deeds, 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 One Hundred Four Thousand Eight Hundred Eighty and 00/100 ($104,880.00) 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 18th day of May, 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 18th day of May, 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 $104,880.00.

Affiant

Subscribed and sworn to before me this 18 day of May, 2006.

Notary Public

My commission expires:

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

EXHIBIT A

Land in Metropolitan Nashville and Davidson County, TN, parts of Lots Nos. 247, 248, and 249 of the Plan of Scruggs Brooklyn Heights Sub-Division as of Record in Book 19, page 504, Register's Office for Davidson County, TN.

All three Lots front 40 feet on the Mead Avenue and run back 140 feet to an alley. These three lots appear on the property maps and records. Department of Davidson County as map no. 71-5 and as parcels 138 and 139, Parcel 139 includes 80 feet or both lots 248 and 249.

BEING the same property conveyed to Rehoma Spivey and wife, Mary Spivey, by Warranty Deed from Mardalee Properties, dated 12/22/03, of record in Instrument No. 20031230-0184043, in the Register's Office for Davidson County, Tennessee. Tax Parcel 071.05-0-138.00

This is improved property known as 514 Meade Avenue, Nashville, Tennessee 37207.