Davidson County DEEDTRS
Recvd: 01/09/07 10:07 3 pgs
Fees:18.00 Taxes:415.82
20070109-0003590

# SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 18 March 2002, CHARLES ETTER and WENDY A. ETTER executed a certain Trust Deed to Teresa D. King, Trustee for Household Financial Center, Inc., for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20020320-0034550 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Household Financial Center, Inc., the holder and owner of the debt and obligations secured by said Trust Deed, having for reasons satisfactory to itself, under the provision of said Trust Deed, by instrument recorded in said Register's Office as Instrument No. 20061121-0144279, named and appointed the undersigned as Trustee in the place and stead of Teresa D. King; and

WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Tennessee Tribune/West Tennessee Examiner, a newspaper published and/or distributed in Davidson County, Tennessee in the issues of 14, 21, 28 December 2006 of said newspaper, said sale having been advertised for Thursday, 4 January 2007, commencing at 12:00 o'clock noon outside the door of the Register of Deed's Office, 501 Broadway, Nashville, Tennessee, at the Northwest entry of the Gaylord Entertainment Center at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by Household Financial Center, Inc., to-wit: a bid of One Hundred Twelve Thousand Three Hundred Eighty-Five and 00/100 Dollars ($112,385.00) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Household Financial Center, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

BEING LOT NO. 10, SECTION 18 ON THE PLAN OF EDGE-O-LAKES ESTATES OF RECORD IN PLAT BOOK 4675, PAGE 84, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

SAID LOT NO. 10 FRONTS 105 FEET ON THE EASTERLY SIDE OF MOSS LANDING DRIVE AND EXTENDS BACK 172.70 FEET ON THE NORTHERLY LINE AND 166.91 FEET ON THE SOUTHERLY LINE TO A DEEDLINE IN THE REAR MEASURING 26.14 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED FROM LEE EDWARD COLEY AND WIFE, DOROTHY W. COLEY TO CHARLES ETTER BY DEED RECORDED 10/29/99, IN BOOK 11722, AT PAGE 284, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 150-02 41.00

PREPARED BY AND RETURN TO:

Richard J. Myers, Esq
Apperson, Crump & Maxwell, PLC
6000 Poplar Avenue, Suite 400
Memphis, TN 38119

TO HAVE AND TO HOLD, unto the said Household Financial Center, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

| | | |
|---|---|---|
| TOTAL BID | | $112,385.00 |
| Expenses: | | |
| Recording Substitution of Trustee | 12.00 | |
| Title Work | 450.00 | |
| Advertising Expenses | 400.00 | |
| Recording Substitute Trustee's Deed | 433.83 | |
| Unpaid Real Property Taxes | 1,405.82 | |
| Attorney Fee and Costs | 900.00 | |
| TOTAL EXPENSES | | 3,601.65 |
| BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS | | $108,783.35 |

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 5th day of January, 2007.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 5th day of January, 2007, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Notary Public

My Commission Expires:

1-28-2007

TANGELA BUTLER-PEARSON NOTARY PUBLIC AT LARGE SHELBY COUNTY, TENN. My Comm. Exp. 1-28-07

PROPERTY ADDRESS:

574 Moss Landing Drive
Antioch, Tn 37013

SEND TAX BILLS TO:

Household Financial Center, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

**Grantee: Household Financial Center, Inc.**
**P.O. Box 8362**
**Elmhurst, TN 60126-1058**

**TAX MAP OR PARCEL ID NO.: #150-2/41**

I, Richard J. Myers, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $112,385.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 5th day of January, 2007.

Notary Public

My Commission Expires: 1-28-2007

TANGELA BUTLER-PEARSON
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENN.
My Comm. Exp. 1-28-07