SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 19 August 2003, ROSALYN RENEE ANDERSON AKA RENEE ANDERSON and JERRY FRANKLIN ANDERSON AKA JERRY ANDERSON executed a certain Trust Deed to Kyle Walters, 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. 20030821-0121539 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. 20061204-0149043, named and appointed the undersigned as Trustee in the place and stead of Kyle Walters; 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 28 December 2006 and 4, 11 January 2007 of said newspaper, said sale having been advertised for Thursday, 18 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 Eighty Two Thousand Eight Hundred Ten and 00/100 Dollars ($82,810.00) 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:

THE FOLLOWING DESCRIBED REAL ESTATE, TO WIT:

BEING LOT NO. 195 AND PART OF LOT NO. 197 ON THE MAP OF SUNRISE HEIGHTS, 2ND ADDITION, A PLAN OF WHICH IS OF RECORD IN BOOK 421, PAGE 46, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 195 AND PART OF LOT NO. 197 ARE MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH MARGIN OF HIGH STREET, SAID POINT BEING THE SOUTHWEST CORNER LOT NO. 195; RUNNING THENCE NORTHWARDLY 139.6 FEET, MORE OR LESS TO A POINT, ON THE NORTH MARGIN OF LOT NO. 197, SAID POINT BEING 14 FEET WEST OF THE NORTHEAST CORNER OF LOT NO. 197; RUNNING THENCE EASTWARDLY, WITH THE NORTHERLY LINE OF LOTS NOS. 197 AND 195, 64 FEET TO THE NORTHEAST CORNER OF LOT NO. 197; THENCE WITH THE NORTHERLY MARGIN OF HIGH STREET, WESTWARDLY 50 FEET TO THE POINT OF BEGINNING BEING THE SAME PROPERTY CONVEYED FROM ROSE G. DUKE AND DARLENE A. LYLE AND ROSALYN JOYCE PASSONS, TO ROSALYN RENEE ANDERSON AND JERRY FRANKLIN ANDERSON, BY DEED RECORDED 5-6-92, IN BOOK 8619, AT PAGE 567, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 133-01 180.00

PREPARED BY AND RETURN TO:

Richard J. Myers, Esq
Apperson, Crump & Maxwell, PLC
6000 Poplar Avenue, Suite 400
Memphis, TN 38119
901-756-6300

Davidson County DEEDTRS
Recvd: 01/24/07 09:28 3 pgs
Fees:18.00 Taxes:306.40
20070124-0009629

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		$82,810.00
Expenses:		
Recording Substitution of Trustee	12.00	
Title Work	450.00	
Advertising Expenses	400.00	
Recording Substitute Trustee's Deed	324.40	
Unpaid Real Property Taxes	1,904.14	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		3,990.54
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$78,819.46

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 22nd day of January 2007.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 22nd 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:

1-28-07

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

PROPERTY ADDRESS:

530 High Street
Nashville, Tn 37211

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.: #133-01-0-180.00

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 $82,810.00, 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 22nd day of January 2007.

Notary Public

My Commission Expires: 1-28-2007

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