THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North, Suite 1800
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 02/21/07 09:58 3 pgs
Fees:18.00 Taxes:378.43
20070221-0021334

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:

150.07-O 391.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Jeanne Hester Spears, Married, and Jeffrey Spears, Signing to Release Marital/Dower Interest, to Stewart Title of Tennessee, Inc., Trustee, dated the 5th day of January, 2006, and being of record in Instrument No. 20060109-0002868, 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 Mortgage Services 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. 20070117-0007009, 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), February 7, 2007, at the front door of Davidson County Courthouse, Public Square, 2nd Ave., Nashville, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of One Hundred Two Thousand Two Hundred Seventy-eight and 00/100 ($102,278.00) 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 7th day of February, 2007.

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 7th day of February, 2007.

Notary Public

My commission expires:

CHARLOTTE E. HERRING
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 $102,278.00.

Affiant

Subscribed and sworn to before me this 7th day of February, 2007.

Notary Public

My commission expires:

CHARLOTTE E. HERRING
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 372, on the Plan of Towne Village of the Country, Section 4-B, of record in Book 6250, Page 496, Register's Office of Davidson County, Tennessee.

BEING the same property conveyed to Jeanne Hester Spears, married, by Warranty Deed from Jona M. Crow, Unmarried, dated January 5, 2006, of record in Instrument No. 20060109-0002867, in the Register's Office for Davidson County, Tennessee.

Jeffrey Spears, spouse of Jeanne Hester Spears, executed this document, with the consent of the grantor spouse, for the purpose of waiving homestead and/or other marital rights that may be granted to a spouse by law in the property and/or with might be asserted against the trustee, beneficiary, mortgagee or their successors and/or assigns in enforcing any rights.

This is improved property known as 3313 Towne Village Road, Antioch, Tennessee 37013.