SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 9 February 2005, ANNETTE ODEMS and JONATHAN POINTER 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. 20050210-0015631, 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 provisions of said Trust Deed, by instrument recorded in said Register's Office as Instrument No. 20071129-0138620, 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 7, 14, 21 February 2008 of said newspaper, said sale having been advertised for Thursday, 28 February 2008, 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 Thousand Five Hundred Ten 83/100 Dollars ($80,510.83) 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:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 20 ON THE PLAN OF G.E. JACKSON'S SUBDIVISION OF THE MARABLE LOT, AS OF RECORD IN BOOK 161, PAGE 86, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID LOT NO. 20 FRONTS 39 FEET ON THE NORTHERLY SIDE OF INDIANA AVENUE, FORMERLY LOCUST STREET, AND RUNS BACK BETWEEN PARALLEL LINE, 115 FEET TO AN ALLEY, BEING THE SAME PROPERTY CONVEYED FROM ALAN BUBIS, SEITZMAN FAMILY PARTNERS, L.P., AHRON H. LUCAS AND SEFTON B. LUCAS, T/I/C TO ANNETTE ODEMS AND JONATHAN POINTER, BOTH UNMARRIED, BY DEED RECORDED 02/14/96, IN BOOK 9948, AT PAGE 44, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 92-0991.00

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: 03/07/08 13:04 3 pgs
Fees:18.00 Taxes:297.89
20080307-0023345

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		$80,510.83
Expenses:		
Recording Substitution of Trustee	12.00	
Title Work	450.00	
Advertising Expenses	400.00	
Recording Substitute Trustee's Deed	315.89	
Unpaid Real Property Taxes	843.04	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		2,920.33
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$77,589.90

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 4th day of March, 2008

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 4th day of March, 2008, 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.

Tangela Butler-Pearson
Notary Public

My Commission Expires:

12/28/2010

TANGELA BUTLER-PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 12/28/2010

PROPERTY ADDRESS:

3016 Indiana Avenue
Nashville, TN 37209

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.: 92-0991.00

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 $80,510.83, 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 4th day of March 2008.

Notary Public

My Commission Expires: 12/28/2010

TANGELA BUTLER-PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 12/28/2010