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

Davidson County DEEDTRS
Recvd: 01/03/11 12:58 4 pgs
Fees:23.00 Taxes:617.08
20110103-0000448

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:

127-00 0 076.01

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Roger D. Smiley and Phyllis A. Smiley, husband and wife, to Brent S. Knight, Trustee, dated the 22nd day of May, 2006, and being of record in Inst. No. 20060524-0060903, 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. 20101122-0093174, 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

If required, notice of right to foreclosure, was given in accordance with Tennessee Code Annotated §35-5-117(i).

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), November 30, 2010, at the Davidson County Courthouse, Public Square, 2nd Ave North, Nashville, Davidson County, Tennessee, when and where Household Financial Center, Inc., ("Grantee"), became the last and highest bidder at the price of One Hundred Sixty-six Thousand Seven Hundred Seventy-seven and 66/100 ($166,777.66) 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 30th day of November, 2010.

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 30th day of November, 2010.

PHYLLIS ASHBY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires JAN. 6, 2014

Notary Public
My commission expires: Jan 6, 2014

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $166,777.66.

Affiant

Subscribed and sworn to before me this 30th day of November, 2010.

PHYLLIS ASHBY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires JAN. 6, 2014

Notary Public
My commission expires: Jan. 6, 2014

EXHIBIT A

Land in Davidson County, Tennessee, and being more particularly described according to a survey by John Kohl and Company, P.C. dated March 30, 1998, as follows:

Beginning at a point north 77 deg 31 min west 525.4 feet from a monument in the southerly margin of Bellevue Manor Drive where it joins the westerly boundary of Bellevue Manor Subdivision, and being the plan of which is of record in Book 3600, page 33, Register's Office for Davidson County, Tennessee, and running the following courses and distance; south 2 deg 42 min east 322.01 feet to a point; thence south 82 deg 12 min west 374.18 feet to a point; thence north 38 deg 29 min east 375.00 feet to a point; thence north 28 deg 44 min east 105 feet to a point; thence north 73 deg 59 min east 26 feet to a point marked by an iron pin; thence south 77 deg 31 min east 47.32 feet to the point of beginning.
Together with a permanent and perpetual easement 15 ft wide as a roadway and right of way for the purposes of ingress and egress to and from above described property to and from u.s. highway 70 south, the center line of said easement is described in Book 3822, page 139; book 4103, page 634, and by deed of correction in book 4351, page 89, said register's office.

BEING the same property conveyed to Roger D. Smiley and Phyllis A. Smiley, by deed of record in Book 10926, page 76, Register's Office for Davidson County, Tennessee.

This is improved property known as 7752 Hwy 70 S., Nashville, TN.

AFFIDAVIT

I, William Timothy Hill, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

William Timothy Hill
PRICE, HILL & KOLARICH
201 4th Avenue North, Suite 1800
Nashville, TN 37219
(615) 256-1577

State of Tennessee)
)
County of Davidson)

Personally appeared before me, Phyllis Ashby, a notary public for this county and state, (William Timothy Hill) who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Public

PHYLLIS ASHBY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 6, 2014

MY COMMISSION EXPIRES: January 6, 2014.