SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 20 June 2006, RACHEL TOIVONEN executed a certain Trust Deed to Brent S. Knight, 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. 20060622-0074742, 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. 20120904-0079789, named and appointed the undersigned as Trustee in the place and stead of Brent S. Knight; 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 4, 11, 18 October 2012 of said newspaper, said sale having been advertised for Thursday, 25 October 2012, 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 Sommet 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 Twenty-Five Thousand Three Hundred Twenty-Four and 53/100 Dollars ($25,324.53) 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 TRACT OF LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 29 AND THE NORTHERLY 16 FEET OF LOT NO. 30 OF BLOCK A, ON THE UNRECORDED PORTION OF MYATT MYATT AND EAGAN SUBDIVISION OF THE WEST PART OF TRACT 9 AND ALL OF TRACT 8 OF THE ANDERSON LAND IMPROVEMENT COMPANY'S SUBDIVISION DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTHWESTERLY MARGIN OF VANDIVER DRIVE, AT THE COMMON CORNER OF LOTS 28 AND 29; THENCE WITH THE LINE BETWEEN SAID LOTS, SOUTHWESTERLY 163.1 FEET TO A POINT; THENCE SOUTHEASTERLY 67.2 FEET TO A POINT WHICH IS 16 FEET SOUTHERLY FROM THE COMMON CORNER OF LOTS 29 AND 30; THENCE EASTERLY 179 FEET, MORE OR LESS, TO THE WESTERLY MARGIN OF VANDIVER DRIVE; SAID POINT BEING 16 FEET SOUTH OF THE COMMON CORNER OF LOTS 29 AND 30; THENCE WITH THE MARGIN OF SAID DRIVE, NORTHERLY 66 FEET TO THE POINT OF BEGINNING. BEING THE SAME PROPERTY CONVEYED FROM RICHARD D. TOIVONEN AND BRENDA F. TOIVONEN, HUSBAND AND WIFE TO RACHEL TOIVONEN, NOT STATED BY DEED RECORDED 09/06/02, IN INSTRUMENT NO. 20020906-0108349, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. SAID

PREPARED BY AND RETURN TO:
Richard J. Myers, Esq
APPERSON CRUMP PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119
(901) 756-6300

BILL GARRETT, Davidson County
Trans:T20120088679 DEEDTRS
Recvd: 11/20/12 10:08 3 pgs
Fees:18.00 Taxes:93.70
20121120-0106920

PROPERTY IS CONVEYED SUBJECT TO SUCH LIMITATIONS, RESTRICTIONS, AND ENCUMRANCES AS MAY AFFECT THE PREMISES.
TAX MAP OR PARCEL ID NO.: 43-1632.00

Property Address: 111 Vandiver Dr., Madison, TN 37115

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		$25,324.53
Expenses:		
Recording Substitution of Trustee	12.00	
Title Work	450.00	
Advertising Expenses	455.00	
Recording Substitute Trustee's Deed	121.70	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		1,938.70
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$23,385.83

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 2nd day of November, 2012.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 2nd day of November, 2012, 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 Pearson
Notary Public

My Commission Expires:
11-8-14

TANGELA PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 11-08-2014

PROPERTY ADDRESS:

111 Vandiver Dr.
Madison, TN 37115

SEND TAX BILLS TO:

Household Financial Center, Inc.
636 Grand Regency Blvd.
Brandon, FL 33510

Grantee: **Household Financial Center, Inc.**
636 Grand Regency Blvd.
Brandon, FL 33510

Tax Parcel No.: 04316003200

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 $25,324.53, 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 2nd day of November, 2012.

Notary Public

My Commission Expires: 11-8-14

TANGELA PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 11-08-2014