Davidson County DEEDTRS
Recvd: 01/29/13 13:26 3 pgs
Fees:18.00 Taxes:343.19
20130129-0009246

Prepared by and return to:
William Timothy Hill Attorney At Law
201 Fourth Avenue North, Suite 1800
Nashville, TN 37219

Address New Owner and Send Tax Bills To:

Household Financial Center, Inc.
931 Corporate Center Drive
Pomona, CA 91769

Tax Map-Parcel Numbers:

084-16-0-092.00

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Clifford Young, unmarried, to Service Escrow & Title, Trustee, dated the 11th day of March, 2004 and being of record in Inst. No. 20040319-0031401, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, debts and obligations having been assigned by MERS as nominee for Accredited Home Lenders, Inc. at Inst. No. 200908260080180, 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. and

WHEREAS, Household Financial Center, Inc., the holder and owner of the debt secured by said Trust Deed, having for reasons satisfactory to itself, under the provision of said Trust Deed, by instrument recorded in the Register's Office in Inst. No. 20121228-0120292, named and appointed the undersigned as Trustee in the place and stead of the said Service Escrow & Title, trustee; 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 Nashville Ledger, a newspaper published in Davidson County, Tennessee in the issues of 12/7/12 – 12/14/12 – 12/21/12 of said newspaper, said sale having been advertised for January 7, 2013, commencing at 12:00 noon in the front corridor of the Davidson County Courthouse, Public Square, 2nd Ave North, Nashville, Tennessee, 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. a bid of Ninety-two Thousand Seven Hundred Fifty-three and 52/100 ($92,753.52), 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, William Timothy Hill, 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:

> Being Lot Number 61 on the plan of Hargis Heights, of record in Plat Book 974, page 82, Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.
>
> BEING the same property conveyed to Clifford Young, unmarried, by deed recorded 12/27/02, in Inst. No. 20021227-0159816, in the Register of Deeds Office for Davidson County, Tennessee.
>
> This is improved property known as 2524 Stinson Road, Nashville, Tennessee.

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.

The Notice of the Right to Foreclose has been given in accordance with Tennessee Code Annotated §35-5-117(i). 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.

WITNESS, the signature of the undersigned, William Timothy Hill, Substitute Trustee, this 7th of January, 2013.

William Timothy Hill, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 7th day of January 2013, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared William Timothy Hill, 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 ear above written.

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: My Commission Expires JAN. 6, 2014

I, William Timothy Hill, 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 ($92,753.52).

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance

Affiant

Subscribed and sworn to before me this 7th day of January 2013.

Notary Public
My Commission Expires: _____

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires JAN. 6, 2014

Grantee:
Household Financial Center, Inc.
931 Corporate Center Drive
Pomona, CA 91769

# 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.

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

Notary Public

MY COMMISSION EXPIRES: January 6, 2014