THIS INSTRUMENT WAS PREPARED BY: C. EDWARD COOMER, ATTORNEY AT LAW
Suite 230 - 392 Harding Place, Nashville, TN 37211

C. EDWARD COOMER

Map 103-03-C
Parcel 270.00

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: STERLING SAVINGS BANK

WHEREAS, by Deed of Trust executed January 31, 1985, and recorded in Book 6485, page 632, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Dharmdeo N. Singh and wife, Reva K. Singh (Mortgagors) to Tim N. Taylor, Trustee, to secure payment of a promissory note of the same date as fully described in said Deed of Trust; and

WHEREAS, said Deed of Trust provides that in the event said note was not paid when due the lawful holder of said note was authorized to declare the whole of said note immediately due and payable and to sell said real property at auction for cash to the highest bidder free from all rights and claims of said Mortgagors, their heirs, administrators, successors or assigns, after advertising the time and place of said sale; and

WHEREAS, said Deed of Trust further provides that in the event said Trustee was unable to act and serve as Trustee, that the holder of said note was authorized to appoint a Substitute Trustee; and

WHEREAS, Sterling Savings Bank is the owner and holder of said note and Deed of Trust by virtue of the instrument recorded in Book 8326, page 884, Register's Office of said County; and

WHEREAS, Sterling Savings Bank did appoint C. Edward Coomer as Substitute Trustee by instrument of record in Book 8333, page 552, Register's Office for said County, vesting in said Substitute Trustee all of the rights, powers and privileges of the original Trustee; and

WHEREAS, default did occur in the payment of said indebtedness, the whole of said indebtedness was declared immediately due and payable and notice was given by publication in a newspaper of general circulation in said County, that the property would be sold at the main door of the Courthouse for said County in Nashville, Tennessee, on Tuesday, June 4, 1991, at 11:00 a.m., for the highest and best bid for cash; and

WHEREAS, the sale was conducted at the time and place as advertised and Sterling Savings Bank was the highest and best bidder for cash, said bid being in the amount of $56,856.85;

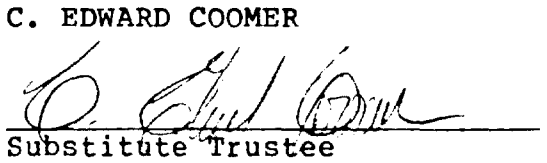
NOW THEREFORE, I, C. Edward Coomer, Substitute Trustee, by virtue of the authority vested in me and pursuant to the terms of said Deed of Trust, have this day bargained and sold and do by these presents transfer and convey to the Sterling Savings Bank, its successors and assigns forever, that certain land described as follows:

> Being Lot No. 3 on the Plan of the Resubdivision of Lot 9, Revised Plan of the West Extension of The Charlotte Park Company's First Addition, as of record in Book 421, page 87, and Book 5190, page 784, Register's Office, Davidson County, Tennessee.
>
> Being the same property conveyed to Dharmdeo N. Singh by deed of record in Book 6121, page 49, Register's Office for Davidson County, Tennessee.

It is the intention and purpose of C. Edward Coomer, Substitute Trustee to convey the above described property with all of the covenants and warranties which he is authorized to make as such Substitute Trustee, but it is expressly understood and agreed that all of such warranties and covenants are made by him as Substitute Trustee and not individually. This sale is in accordance with the Federal Housing and Community Development Act of 1987, Section 569 Sub(2)(B) and there is no right of redemption in the mortgagor or any other person.

IN WITNESS WHEREOF, I, C. Edward Coomer, Substitute Trustee, have executed this deed of conveyance this 4th day of June, 1991, by subscribing hereto my official signature.

C. EDWARD COOMER



Substitute Trustee

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, C. Edward Coomer, Substitute Trustee, the within named bargainor with whom I am personally acquainted and who acknowledged that he executed the foregoing instrument of conveyance for the purposes contained therein.

Sworn to and subscribed before me this 4th day of June, 1991, at Nashville, Tennessee.

My Commission Expires:

7-24-93

NOTARY PUBLIC

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

0391 06/04 0101 03CHECK 197.77

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $56,856.85, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

Sworn to and subscribed before me this 4th day of June, 1991, at Nashville, Tennessee.

My Commission Expires:

7-24-93

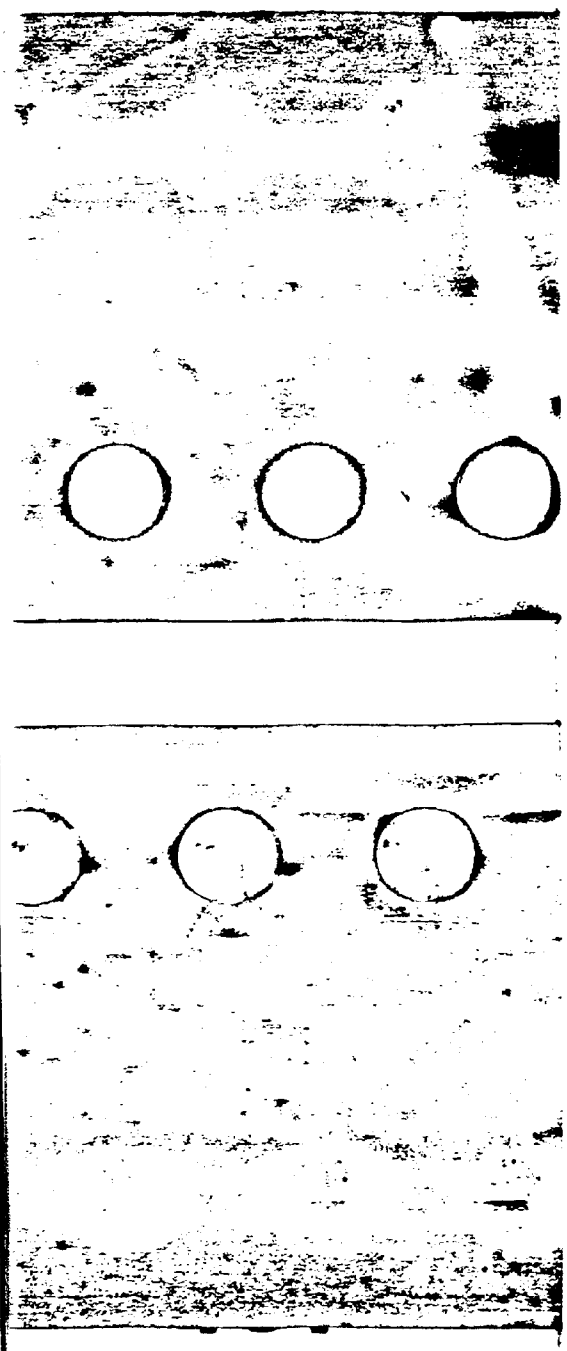
NOTARY PUBLIC

NEW OWNER:

SEND TAX BILLS TO: Sterling Savings Bank
Suite 400
28400 Northwestern Highway
Southfield, MI 48034

19292

JUN 4 12 10 PM '91



OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8365 PAGE 834

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT	56856.85
CON TX	187.77
PRFEE	1.00
WDEED	9.00
TOTAL	197.77
CHECK	197.77

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

06/04/91 01 12:13 0001 0391

19292

IDENTIFICATION

JUN 4 12 10 PM '91

No. 427471