BOOK 8401 PAGE 518

TENNESSEE FHA

NAME: Frances P. Gibbons
S&K#: 91-0569
LOAN#: 21354
FHA#: 483-1632026-703B

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P O BOX 241155
MEMPHIS, TN 38124 1155

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 13, 1989, recorded in Book 8006, Page 385, and rerecorded in Book 8084, Page 827, in the Register's Office of Davidson County, Tennessee, Frances P. Gibbons and Mable Hutcherson, conveyed to Joshua Safeek, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 8339, Page 520, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on **WEDNESDAY, JULY 17, 1991**, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to MLA, Inc., whose address is c/o Miami Valley Bank, 24275 Northwest Highway, Southfield, MI 48075, at and for the sum of $47,350.79, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by MLA, Inc., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said MLA, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described land in Davidson County, Tennessee, being Lot No. 185, on the Map of Section 1, Joywood Heights, as of record in Book 1130, page 91, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 8006, Page 385, and rerecorded in Book 8084, Page 827, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8006, Page 385, and rerecorded in Book 8084, Page 827, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 8006, Page 382, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, easements and restrictions.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto MLA, Inc., its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on Thursday, July 18, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Thursday, July 18, 1991, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

My Commission Expires 12/6/93

Notary Public

I, or we, 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 $47,350.79 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on Thursday, July 18, 1991.

My Commission Expires 12/6/93

Notary Public

PROPERTY ADDRESS: 2016 Jones Circle, Nashville, TN 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
MLA, Inc.
c/o Miami Valley Bank
24275 Northwest Highway
Southfield, MI 48075

S & K # 91-0569

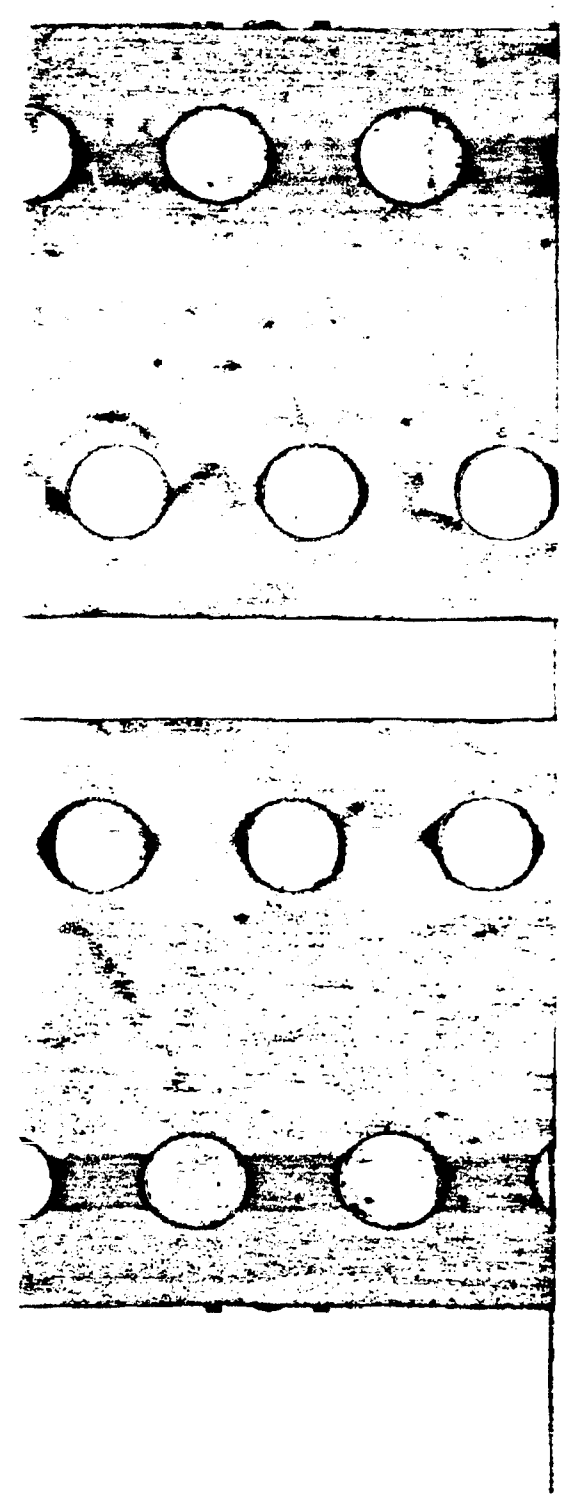
71-8-115

3218I

IDENTIFICATION

Jul 19 1 53 PM '91

3240 07/19 0101 03CHECK 182.38



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8401 PAGE 520

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	47350.79
CON TX	175.38
PRFEE	1.00
WDEED	6.00
TOTAL	182.38
CHECK	182.38

07/19/91 01 13:54 0001 3240

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

32181.

IDENTIFT REFERENCE

JUL 19 1 53 PM '91

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY, TN

No. 442229