Box 17

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

C. EDWARD COOMER

Map 98-05
Parcel 160

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: STERLING SAVINGS BANK

WHEREAS, by Deed of Trust executed January 25, 1985, and recorded in Book 6484, page 892, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Shelby J. Crawley and Carol Lancaster (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 8232, page 939, 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 8232, page 941, 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, July 30, 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 $54,796.88;

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. 49-B Zone Lot Division Lot 49, Hunter's Point Subdivision, as of record in Book 6250, page 218, Register's Office, Davidson County, Tennessee.
>
> Subject to the By-Laws, undertakings, provisions, requirements, restrictions, easements, rights and interest, burdens and assessments of the Hunter's Point Homeowners' Association of which the Articles of Incorporation are of record in Book 6256, page 294, said Register's Office.
>
> Being the same property conveyed to Gregory C. Cotten by deed from William H. Robinson of record in Book 7830, page 209, 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 30th day of July, 1991, by subscribing hereto my official signature.

C. EDWARD COOMER

C. Edward Coomer

Substitute Trustee

3 4 8 2 7

IDENTIFICATION REFERENCE

Jul 30 12 28 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

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 30th day of July, 1991, at Nashville, Tennessee.

My Commission Expires: 9-24-93

NOTARY PUBLIC

STATE OF TENNESSEE )

COUNTY OF DAVIDSON )

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $54,796.88, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

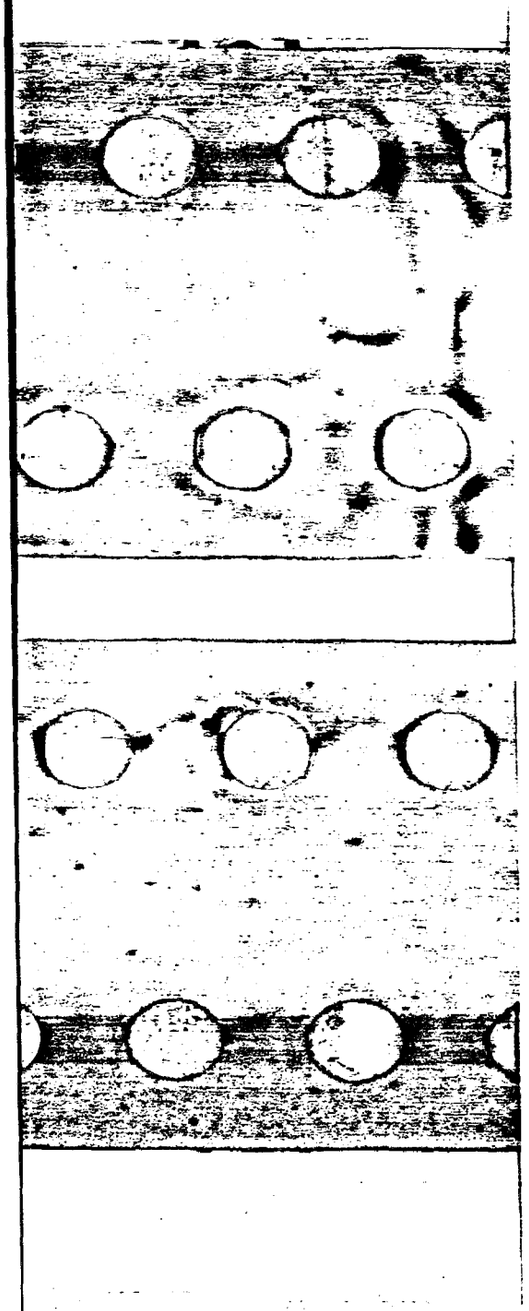
Sworn to and subscribed before me this 30th day of July, 1991, at Nashville, Tennessee.

My Commission Expires: 9-24-93

NOTARY PUBLIC

6320 07/30 0101 03CHECK 212.76

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



**OFFICIAL RECEIPT**

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

RECEIVED OF _____

FOR _____

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| | | |
|---|---|---|
| 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 | 54796.88 |
| CON TX | 202.76 |
| PRFEE | 1.00 |
| WDEED | 9.00 |
| TOTAL | 212.76 |
| CHECK | 212.76 |

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/30/91 01 12:29 0001 6320

3 4 8 2 7.

IDENTIFICATION REFERENCE

Jul 30 12 29 PM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 445273