TENNESSEE FHA

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

NAME: Ernest Bertrand and Retha Bertrand
S&K#: 91-0276
LOAN#: 16762
FHA#: 483-1483764-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 5, 1988, recorded in Book 7634, Page 201, Register's Office of Davidson County, Tennessee, Constance Darlene Anderson, unmarried, conveyed to Richard P. Sims, 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 8461, Page 404, 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, DECEMBER 4, 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 $52,077.75, 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Described property in County of Davidson, and State of Tennessee, being Lot No. 53 on the Plat of Apache Hills, Section Five, Part Two, of record in Plat Book 5050, Page 39, Register's Office for said County.

This legal description is identical with that in Deed recorded in Book 7634, Page 201, 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 7634, Page 201, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 8214, Page 391, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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 Wednesday, December 4, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Wednesday, December 4, 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 8-8-95

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 is $52,077.75, 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 on Wednesday, December 4, 1991.

My Commission Expires 8-8-95

Notary Public

PROPERTY ADDRESS: 4733 Arapaho Bend, Antioch, Tennessee 37013

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

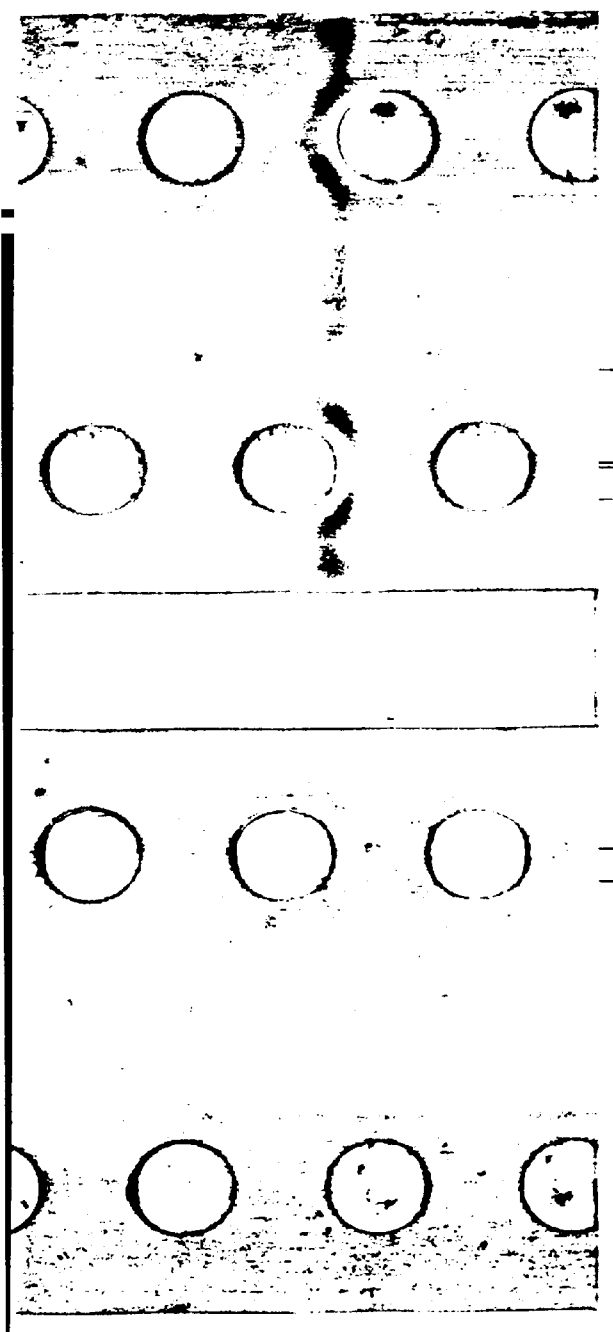
S & K # 91-0276

Map & Parcel - 148-15-104

6.8.6.4.6

IDENTIFICATION
Dec 11 1 19 PM '91

1553 12/11 0101 03CHECK 199.77



OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8505 PAGE 982

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 52077.75
CON TX 192.77
PRFEE 1.00
WDEED 6.00
TOTAL 199.77
CHECK 199.77

12/11/91 01 13:21 0001 1553

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6. 8. 6. 4. IDENTIFICATION Dec 11 1 19 91

No. 484092