This Instrument was Prepared by:
KEVIN J. JONES, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
1800 Third National Bank Building
Nashville, Tennessee 37219

BOOK 8839 PAGE 30

ADDRESS NEW OWNER:

Ford Consumer Finance Company, Inc.
P. O. Box 650404
Dallas, Texas 75265-0404

SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $55,419.79.

AFFIANT

Subscribed and sworn to before me this the 12th day of January 1993.

NOTARY PUBLIC

My Commission Expires: 1-22-95

8 2 0 4 9

IDENTIFICATION REFERENCE

JAN 12 3 16 PM '93

DAVIDSON COUNTY, TN

PICK-UP

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 22nd day of September, 1989, Roy Owen and wife, Audrey Owen, executed a Deed of Trust to First Title Corporation, as Trustee, to secure a promissory note of even date in the amount of $61,249.18, payable to the order of Tennessee Equity Mortgage Company, as fully set out in Book 7954, Page 890, and assigned to Merchants Home Mortgage Corp. of record in Book 7954, Page 895, filed simultaneously, Register's Office for Davidson County, Tennessee, and further by assignment to Associates Financial Services Company, Inc.; and,

WHEREAS, the said First Title Corporation, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record in Book 8805, Page 543, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and Associates Financial Services Company, Inc., the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in The Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on December 17, 24 and 31, 1992, respectively;

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Tuesday, January 12, 1993, at 10:00 a.m. at the main front door of the Davidson County Courthouse, Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, Ford Consumer Finance Company, Inc. was the highest and best bidder, the amount of its bid being in the sum of Fifty Five Thousand Four Hundred Nineteen and 79/100 ($55,419.79) dollars; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Fifty Five Thousand Four Hundred Nineteen and 79/100 ($55,419.79) dollars, credited and applied as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto Ford Consumer Finance Company, Inc., its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

> Land in Davidson County Tennessee, being Lot No. 105 on the Plan of Portland Park, Section I, od record in Book 2663, page 61, Register's Office for said County, described as follows:
>
> Beginning at a point in the westerly margin of Noonan Drive at the corner of Lots No. 105 and 106; thence with said Drive, in a northerly direction 110.07 feet to a monument; thence around a curve in a northwesterly direction 38.23 feet to a monument in the southerly margin of an unnamed street; thence westerly with the margin of said street, 102.2 feet to a monument; thence in a southerly direction 134.1 feet to the corner of Lots No. 105 and 106; thence easterly with the line between said lots, 110 feet to the beginning.
>
> Being the same property conveyed to Roy Owen and wife, Audrey Owen, by Deed from Mary Cotton Kile, a widow, dated September 21, 1976, of record in Book 5071, page 543, Register's Office for Davidson County, Tennessee.

This is improved property also known 2800 Noonan Drive, Nashville, Tennessee 37206.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Ford Consumer Finance Company, Inc., its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 7954, Page 890, and assigned to Merchants Home Mortgage Corp. of record in Book 7954, Page 895, filed simultaneously, Register's Office for Davidson County, Tennessee, and further by assignment to Associates Financial Services Company, Inc. do hereby transfer, assign, and convey unto the said Ford Consumer Finance Company, Inc., its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 12th day of January, 1993.

ROBERT P. ZIEGLER, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 12th day of January, 1993.

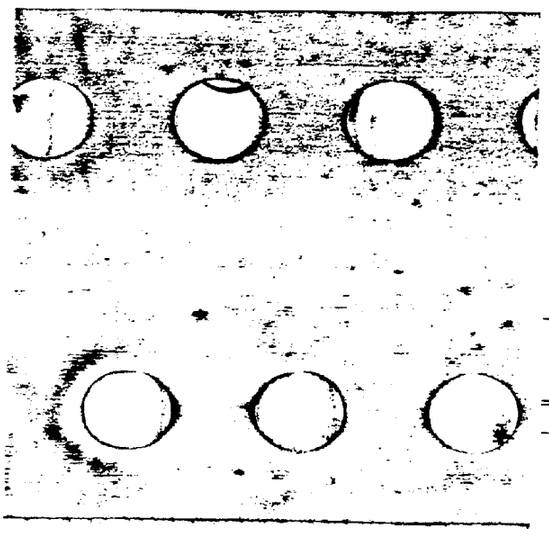
Carolyn M. Bill
NOTARY PUBLIC

My Commission Expires:

1-22-95

5249 01/12 0101 03CHECK 217.98

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



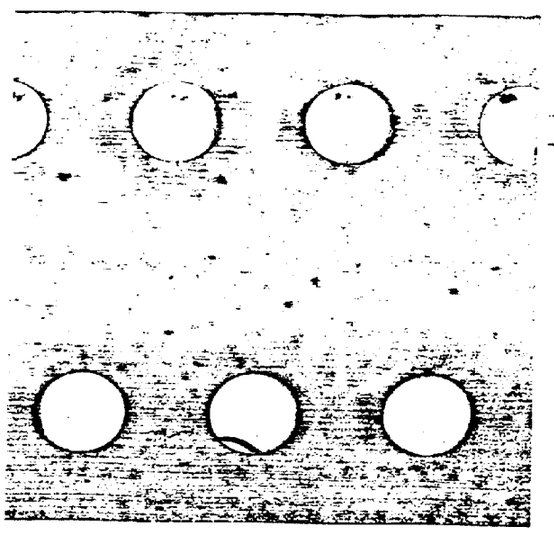
RECEIVED OF _____

FOR _____

BOOK 8839 PAGE 33

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 55419.79
				CON TX 204.98
				PRFEE 1.00
				WDEED 12.00
				TOTAL 217.98
				CHECK 217.98
01/12/93		01		15:15 0001 5249



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8 2 0 4 9

IDENTIFICATION REFERENCE

JAN 12 3 16 PM '93

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 610021