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 150-6
Parcel 203

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: STERLING SAVINGS BANK

WHEREAS, by Deed of Trust executed December 31, 1984, and recorded in Book 6472, page 138, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Audie J. Johnson (Mortgagor) 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 Mortgagor, his 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 8838, page 855, 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 8854, page 991, 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, March 23, 1993, 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 $63,962.91;

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:

> Land in Davidson County, Tenenssee, and being Lot No. 50-B, Zone Lot Division of Lots 48, 49, 50, 51, 52 and 53, Section 11-A, on the Plan of Cherry Hills Subdivision, as of record in Book 6250, page 134, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.
>
> Being the same property conveyed to Edward B. Adelman by deed from Francis W. Lawlor and wife, Mary C. Lawlor of record in Book 6618, page 108, 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 23rd day of March, 1993, by subscribing hereto my official signature.

C. EDWARD COOMER

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 23rd day of March, 1993, at Nashville, Tennessee.

My Commission Expires:

7-24-93

NOTARY PUBLIC

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

5001 03/23 0101 03CHECK 249.80

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $63,962.91, 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 23rd day of March, 1993, 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

02583

IDENTIFICATION REFERENCE

MAR 23 11 15 AM '93

DAVIDSON COUNTY, TN



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

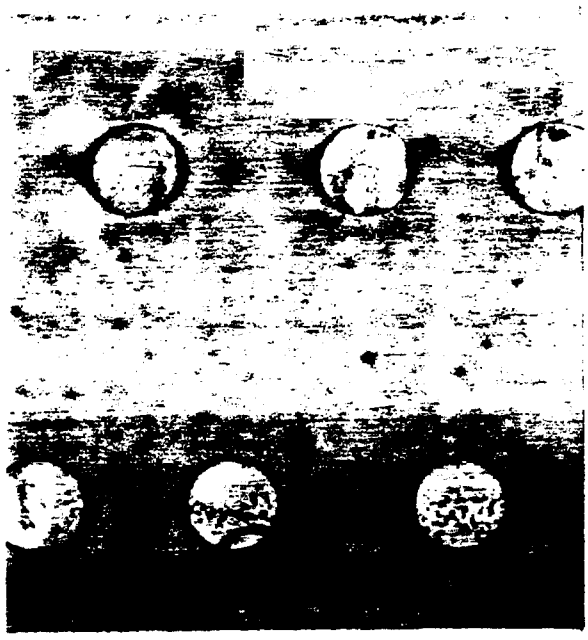
RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO 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	63962.91
CON TX	236.80
PRFEE	1.00
WDEED	12.00
TOTAL	249.80
CHECK	249.80

RECEIPT IS NOT VALID UNTIL CHECK IS PAID 0001 5001

02583

IDENTIFICATION REFERENCE

MAR 23 11 15 AM '93

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 632492