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Bat 17

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

C. EDWARD COOMER

Map 64-4
Parcel 114

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: Sterling Bank & Trust

WHEREAS, by Deed of Trust executed November 30, 1984, and recorded in Book 6442, page 497, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Donald N. Crosby (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 Bank & Trust is the owner and holder of said note and Deed of Trust by virtue of the instrument recorded in Book 9188, page 373, Register's Office of said County; and

WHEREAS, Sterling Bank & Trust did appoint C. Edward Coomer as Substitute Trustee by instrument of record in Book 9211, page 242, 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, February 15, 1994, 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 Bank & Trust was the highest and best bidder for cash, said bid being in the amount of $42,533.64;

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 Bank & Trust, its successors and assigns forever, that certain land described as follows:

> Being Lot No. 4B on the Plan of Zone Lot Division Lot 4, Lake Country, Section 2, as of record in Book 5200, page 781, Register's Office for Davidson County, Tennessee.
>
> Being part of the same property conveyed to Donald N. Crosby of record in Book 6181, page 177, 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 15th day of February, 1994, by subscribing hereto my official signature.

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 15th day of February, 1994, at Nashville, Tennessee.

My Commission Expires:

5-24-97

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 $42,533.64, 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 15th day of February, 1994, at Nashville, Tennessee.

My Commission Expires:

5-24-97

NOTARY PUBLIC

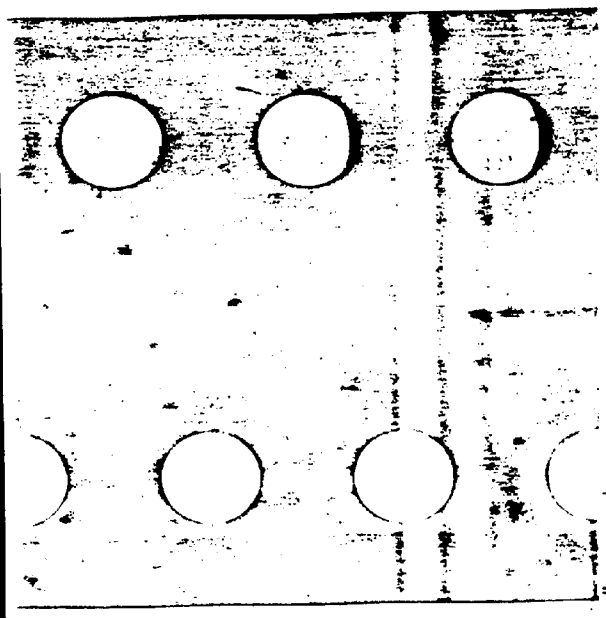
NEW OWNER:
SEND TAX BILLS TO: Sterling Bank & Trust
Suite 1700
Oakland Towne Square
One Towne Square
Southfield, MI 48076

5785 02/15 0101 03CHECK 170.25

94 FEB 15 AM 11:07

17937

IDENTIFICATION



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

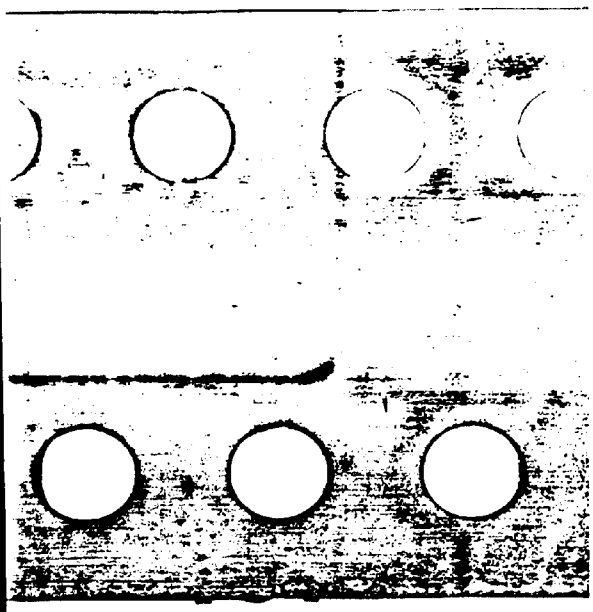
RECEIVED OF _____

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	42533.64
CON TX	157.25
PRFEE	1.00
TDEED	12.00
TOTAL	170.25
CHECK	170.25

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02/15/94 01 11:06 0001 5785

17937
IDENTIF. & REFERENCE

SEP 23 15 AM 11:07

REGISTER
DAVIDSON COUNTY, TN.

No. 756710