BOOK 9539 PG 294 Box 17

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

C. EDWARD COOMER

Map 34-13
Parcel 106

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: STERLING SAVINGS BANK

WHEREAS, by Deed of Trust executed September 29, 1989, and recorded in Book 7953, page 435, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Anthony R. Gillen and wife, Sherry Lee Gillen (Mortgagors) to Vaden Lackey, Jr., 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 7959, page 354, 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 9484, page 185, 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, December 6, 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 Savings Bank was the highest and best bidder for cash, said bid being in the amount of $54,933.48;

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, Tennessee, being Lot No. 16, Block B, East Lawn Subdivision, of record in Book 547, pages 153 and 154, Register's Office for Davidson County, Tennessee.
>
> Said Lot No. 16, fronts 50 feet on the southerly side of Welworth Street and runs back 120 feet on the westerly and easterly lot line to a line in the rear which measures 50 feet on the rear.
>
> Being part of the same property conveyed to Anthony R. Gillen by deed from William H. Dorris of record in Book 7953, page 432, 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 6th day of December, 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 6th day of December, 1994, at Nashville, Tennessee.

My Commission Expires:
5-24-97

NOTARY PUBLIC

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

0557 12/06 0101 03CHECK 216.13

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $54,933.48, 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 6th day of December, 1994, at Nashville, Tennessee.

My Commission Expires:
5-24-97

NOTARY PUBLIC

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

14980
IDENTIFICATION REFERENCE

94 DEC -6 AM 11:25
REGISTER
DAVIDSON COUNTY, TN.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



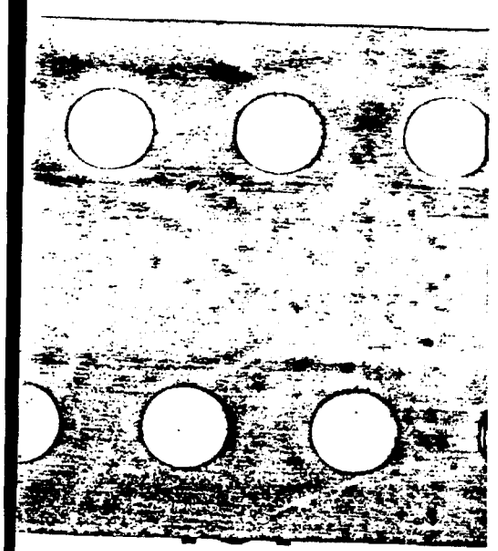
RECEIVED OF _____

FOR _____

BOOK 9539 PG 297

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



MAMT 54933.48
~~ERR CO~~
~~MAMT 54933.48~~
CAMT 54933.48
CON TX 203.13
PRFEE 1.00
WDEED 12.00
TOTAL 216.13
CHECK 216.13

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

14980

IDENTIF. & REFERENCE

94 DEC -6 AM 11:25

REGISTER
DAVIDSON COUNTY, TN.

12/06/94 01 11:25 0001 0557

No. 860556