BK/10295PG230

This Instrument was Prepared by:
Kevin J. Jones, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

Map 061-04-0
Parcel 108.00

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 $52,800.00.

AFFIANT

Subscribed and sworn to before me this the 19th day of December, 1996.

NOTARY PUBLIC

My Commission Expires: 01/24/98

0257508
IDENTIFICATION REFERENCE

96 DEC 19 PM 2:21
DAVIDSON COUNTY, TN.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 12th day of April, 1995, Jerry Lee Arnold and wife, Donna A. Arnold, executed a Deed of Trust to Title Guaranty of Middle Tenn Inc. (of LaVergne, Tennessee), as Trustee, to secure a promissory note of even date in the amount of $67,304.91, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 9648, Page 304, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Title Guaranty of Middle Tenn Inc, 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 10250, Page 111, 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 Ford Consumer Finance 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 November 14, November 21 and November 28, 1996, 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 Thursday, December 19,

1996, at 10:03 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-Two Thousand Eight Hundred and No/100 ($52,800.00) 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-Two Thousand Eight Hundred and No/100 ($52,800.00) 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:

> Being Lot #8 on the Map of Timberlake Subdivision, sometimes referred to as Hayesboro Estates, not of record and described as follows:
>
> Beginning at a point in the south margin of Hayesboro Road, at the corner of Lots #8 and #9; thence with the line between said lots, southerly 202.2 feet; thence westerly 65 feet to the corner of Lot #7; thence with the line between Lots #7 and #8, northerly 202.2 feet to the south margin of Hayesboro Road, thence with the margin of the same, easterly 65 feet to the point of beginning.
>
> Being the same property conveyed to Jerry Lee Arnold and wife, Donna A. Arnold, by Deed from Alvin C. Willis, Jr. and wife, Anna J. Willis, dated May 22, 1985, recorded May 23, 1985, of record in Book 6564, Page 136, Register's Office for Davidson County, Tennessee.

This is improved property also known as 1118 Hayesboro Avenue, Nashville, Tennessee 37216.

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 9648, Page 304, Register's Office for Davidson County, Tennessee, 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 19th day of December, 1996.

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

BOOK 10298 PG 232

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.

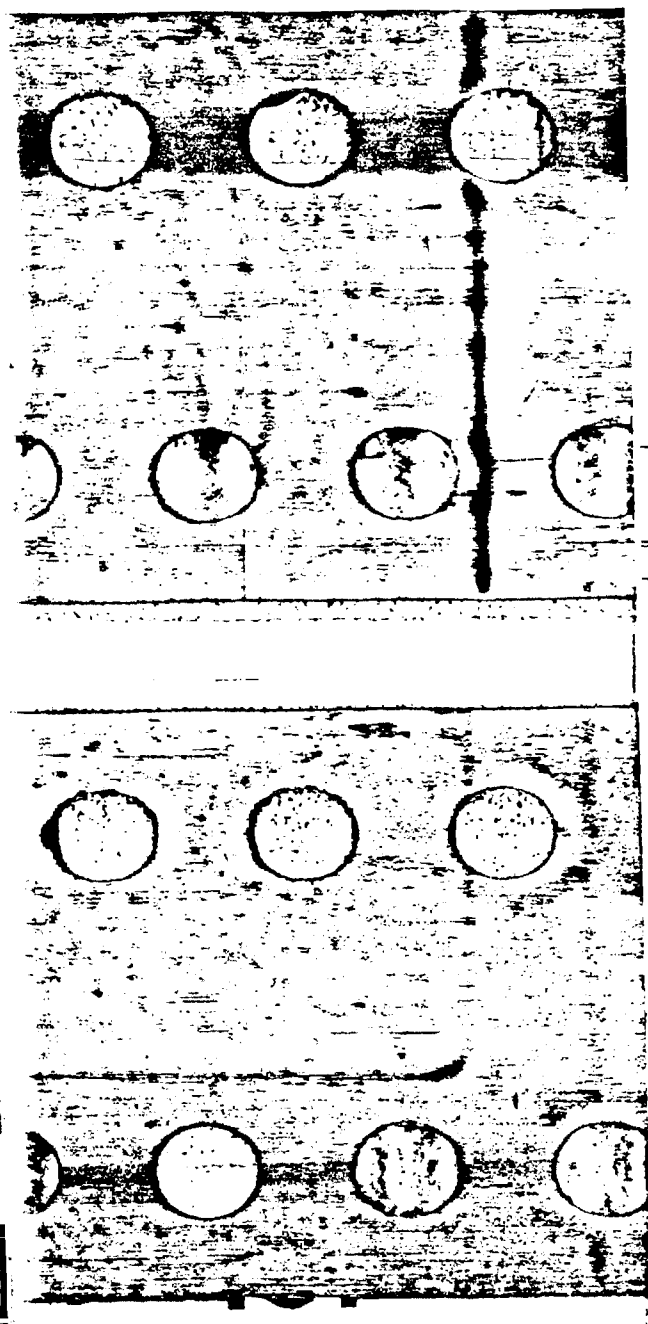
WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 19th day of December, 1996.

NOTARY PUBLIC

My Commission Expires:

01/24/98

7562 12/19 0101 03CHECK 208.36



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10296 PG 233

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 52800.00
CON TX 195.36
PRFEE 1.00
WDEED 12.00
TOTAL 208.36
CHECK 208.36

12/19/96 01 14:22 0001 7562

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0257508
IDENTIF. & REFERENCE

96 DEC 19 PM 2:21
[illegible] WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1100150