BOOK 10369 PG 963

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

ADDRESS NEW OWNER:

Ford Consumer Finance Company, Inc.
P.O. Box 650404
Dallas, Texas 750265-0404

71-12
32

SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $37,600.00.

AFFIANT

Subscribed and sworn to before me this the 4th day of March, 1997.

NOTARY PUBLIC

My Commission Expires: 01/24/98

0279094
IDENTIF. & REFERENCE

97 MAR -5 AM 11:05
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 31st day of May, 1996, Curtis N. Tate and Linda Wilbourn executed a Deed of Trust to I. Dyke Tatum of Davidson County, TN, as Trustee, to secure a promissory note of even date in the amount of $58,224.02, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 10090, Page 924, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said I. Dyke Tatum, 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 10313, Page 208, 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 January 30, February 6 and February 13, 1997, 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, March 4, 1997, 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 Thirty-Seven Thousand Six Hundred and No/100 ($37,600.00) 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 Thirty-Seven Thousand Six Hundred and No/100 ($37,600.00) 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, hereinafter known as the Grantee, its successors and assigns, a certain tract of land in Davidson County,Tennessee, described as follows:

> LAND in DAVIDSON County, Tennessee, being Lot No. 67, on the Plan of JOYWOOD, of record in Book 974, page 45, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.
>
> BEING the same property conveyed to CURTIS TATE and LINDA WILBOURN, AS TENANTS IN COMMON, by deed from Aaron Chamberlain, of record in book 9670, page 616, Register's Office for DAVIDSON County, Tennessee.
>
> LINDA WILBOURN joins in the execution for the purpose of relinquishing all her rights. She is in no way obligated for repayment of the indebtedness secured by this Deed of Trust.

This is improved property also known as 1818 Joy Circle, Nashville, Tennessee 37207.

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 Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 10090, Page 924, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, 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 4th day of March, 1997.

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

BOOK 10369 PG 965

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

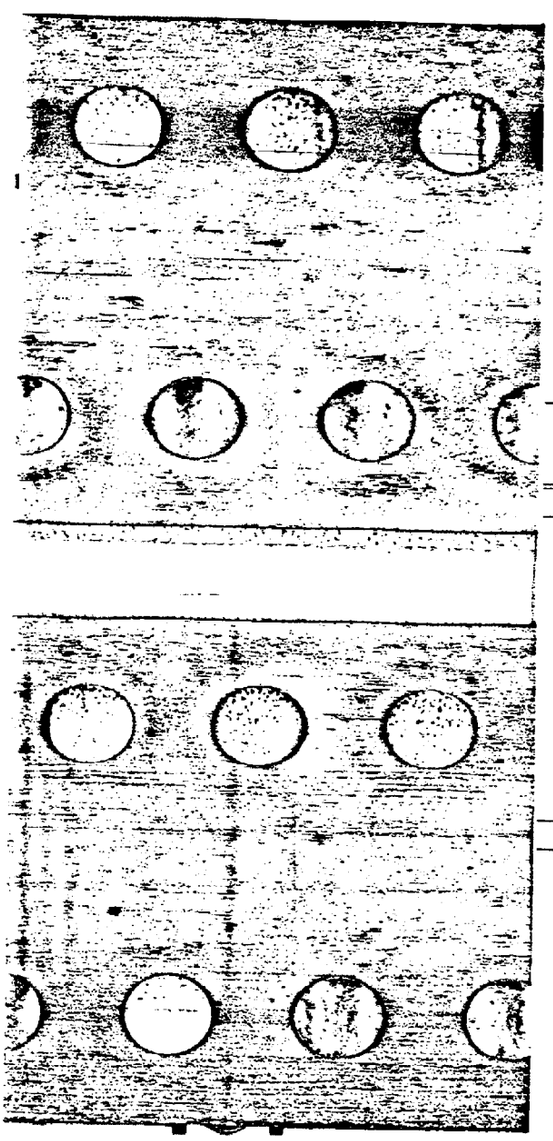
Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee,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

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 4th day of March, 1997.

NOTARY PUBLIC

My Commission Expires:
01/24/98

2896 03/05 0101 02CHECK 152.12



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

RECEIVED OF _____

FOR _____

BOOK 10369 PG 966

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	37600.00
			CON TX	139.12
			PRFEE	1.00
			WDEED	2.00
			ERR	CO
			WDEED	2.00-
			WDEED	12.00
			TOTAL	152.12
			CHECK	152.12

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/05/97 01 11:07 0001 2896

0279094
IDENTIF. # REFERENCE

97 MAR -5 AM 11:05
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1123286