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

BOOK 10369 PG 971

ADDRESS NEW OWNER:

Ford Consumer Finance Company, Inc.
P.O. Box 650404
Dallas, Texas 75265-0404

134-8
8

SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $60,000.00.

AFFIANT

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

NOTARY PUBLIC

My Commission Expires: 01/24/98

97 MAR -5 AM 11:06
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0279096
IDENTIF. & REFERENCE

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 8th day of November, 1994, Bolivia Ann Cockerham, divorced not since remarried, executed a Deed of Trust to Matthew Bohanek, Nashville, as Trustee, to secure a promissory note of even date in the amount of $69,767.99, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 9520, Page 614, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Matthew Bohanek, 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 10283, Page 668, 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 February 6, February 13 and February 20, 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 10:10 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 Sixty Thousand and No/100 ($60,000.00) 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 Sixty Thousand and No/100 ($60,000.00) 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., hereinafter known as the Grantee, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

BEING LOT NO. 24 ON THE PLAN OF BOWOOD HEIGHTS, AS OF RECORD IN BOOK2331, PAGE, 47. SAID LOT NO. 24 FRONTS 100 FEET ON THE WEST SIDE OF EZELL ROAD AND RUNS BACK BETWEEN LINES, 352.3 FEET ON THE NORTH LINE AND 324.3 FEET ON THE SOUTH LINE, TO A DEAD LINE IN THE REAR ON WHICH IT MEASURES 104.3 FEET. BEING THE SAME PROPERTY CONVEYED TO THE GRANTOR BY DEED OF RECORD IN BOOK 6532, AT PAGE 515, THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This is improved property also known as 433 Ezell Pike, Nashville, Tennessee 37217.

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 9520, Page 614, 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 973

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

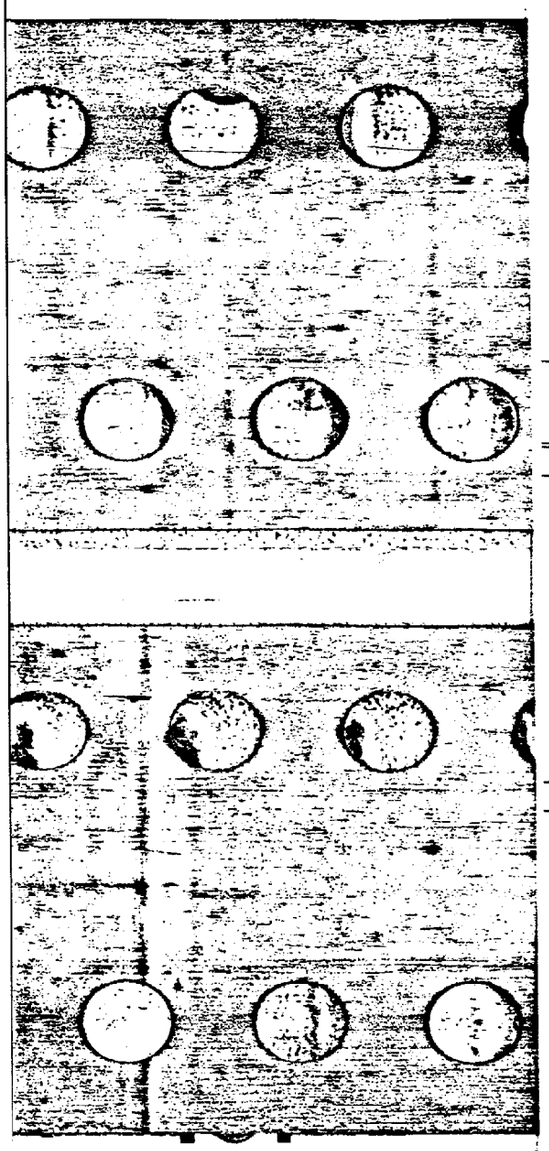
Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee,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

2898 03/05 0101 03CHECK 235.00



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____ BOOK 10369 PG 974

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 60000.00
CON TX 222.00
PRFEE 1.00
WDEED 12.00
TOTAL 235.00
CHECK 235.00

03/05/97 01 11:08 0001 2898

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0279096
IDENTIF. # REFERENCE

97 MAR -5 AM 11:06
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1123288