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

ADDRESS NEW OWNER:

10435:331

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 $35,000.00.

AFFIANT

Subscribed and sworn to before me this the 29th day of April, 1997.

NOTARY PUBLIC

My Commission Expires: 01/24/98

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 23rd day of January, 1996, Barbara Bonner and husband, Jessie Bonner, executed a Deed of Trust to D. Ronald Ingram, Davidson County, as Trustee, to secure a promissory note of even date in the amount of $48,324.05, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 9927, Page 948, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said D. Ronald Ingram, 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 10383, Page 104, 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 March 27, April 3 and April 10, 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, April 29, 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-Five Thousand and No/100 ($35,000.00) 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 Thirty-Five Thousand and No/100 ($35,000.00) 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:

> A certain tract of land in Davidson County, Tennessee, described as follows:
>
> Being a part of Lot No. 21 Plan of Joywood Heights, Section 3, not of record, by W.W. Turner, Engineers, March 14, 1947, amd more fully described as follows:
>
> Beginning at an iron pin in the west margin of Jones Avenue, said iron pin being located 100 feet south of a pipe located on the southeast corner of Lot No. 20, on Turners Survey; thence N 81 deg. 30' W 825 feet to an iron pin in the east margin of a reserved strip; thence S 1 deg. 15' W 50 feet to a point; thence S 81 deg. 30' E 825 feet to a point in the west margin of Jones Avenue; thence along the west margin of Jones Avenue N 50 Feet to the point of beginning.
>
> Being the same property conveyed to Barbara Bonner and husband, Jessie Bonner, by Deed being recorded simultaneously herewith and being of record in Book 9927, Page 945, Register's Office for Davidson County, Tennessee.

This is improved property also known as 2750 Jones Avenue, 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 9927, Page 948, 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 29th day of April, 1997.

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

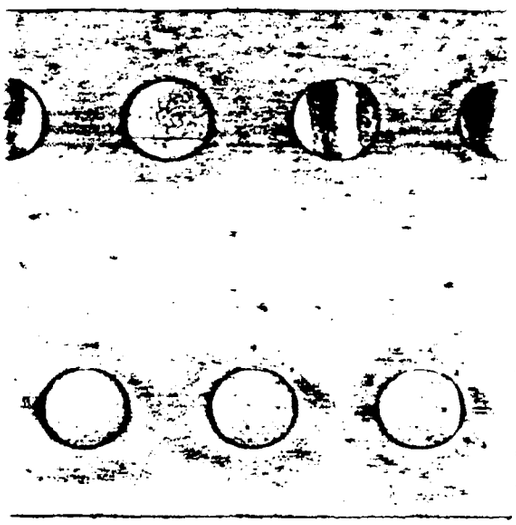
Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee,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

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 29th day of April, 1997.

NOTARY PUBLIC

My Commission Expires:
01/24/98

0299667
IDENTIFICATION REFERENCE
97 APR 30 PM 2:58
REGISTER'S OFFICE
DAVIDSON COUNTY, TN.
5318 04/30 0101 03CHECK 142.50



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

RECEIVED OF _____

FOR _____

BOOK 10435 PG 334

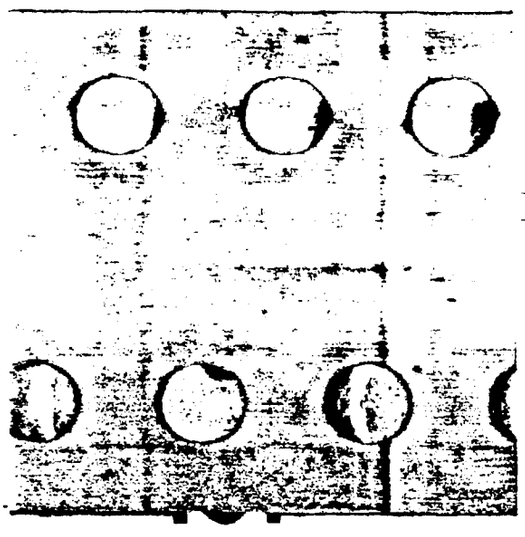
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	35000.00
CON TX	129.50
PRFEE	1.00
WDEED	12.00
TOTAL	142.50
CHECK	142.50

04/30/97 01 15:04 0001 5318

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0299667
IDENTIF. & REFERENCE

97 APR 30 PM 2:59
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1145411