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This instrument prepared by:
Roger A. Stone, Attorney
200 Jefferson Avenue, Suite 1000
Memphis, TN 38103

SUBSTITUTE TRUSTEE'S DEED

BOOK 10436 PG 149

WHEREAS, on March 25, 1994, **Ottie L. West and wife, Deborah West**, made and executed to Anderson & Jordan Escrow Co., Inc., a certain deed of trust, conveying to it as trustee, certain property hereinafter fully set forth and described, which said deed of trust is of record in the office of the Register of Davidson County, Tennessee, in Book 9293 Page 786, which was assigned to Wilshire Credit Corporation in Book 10277, Page 672; and subsequently, STONE, HIGGS & DREXLER, P.C. was appointed substitute trustee in Book 10361, Page 401.

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid in said deed of trust, the owner thereof requested the undersigned to advertise and sell the property conveyed hereby, according to the terms of said deed of trust, and

WHEREAS, in accordance with said request, the property was advertised for sale in ***The Nashville Record***, a newspaper published in Nashville, Davidson County, Tennessee, for three consecutive weeks, such advertisement appearing on April 3, 10, 17, 1997 and giving the time, terms, place of sale and description of the property; and

WHEREAS, at the time, being April 25, 1997, and place being as mentioned in said advertisement, at the front door of the Davidson County Courthouse in Nashville, Tennessee, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off to **Wilshire Credit Corporation**, at and for the sum of $28,000.00 that being the highest and best bid offered; and

WHEREAS, said **Wilshire Credit Corporation**, had tendered the high bid and said foreclosure was subject to a first mortgage of record in Book 5384, Page 422 the original holder being The Kissell Company and 1996 county taxes.

NOW, THEREFORE, The undersigned, STONE, HIGGS & DREXLER, P.C., substitute trustee, hereby bargains, sells and conveys unto the said **Wilshire Credit Corporation** for $28,000.00 the property above mentioned and now fully described as follows:

Situated in Davidson County, Tennessee, to wit:

Being Lot No. 286 on the plan of Bordeaux Hills, Section 2, which is of record in Book 3600, Page 7, Register's Office for Davidson County, Tennessee.

This being the same property conveyed to Ottie L. West by deed recorded in Book 5384, Page 420 of said Register's Office.

Parcel No. 80/07/10.00

And the said STONE, HIGGS & DREXLER, P.C., Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under it, but not further or otherwise.

The proceeds of sale have been disbursed, as follows:

Advertising charges	$ 249.00
Title Search	75.00
Transfer fee	103.60
Recording fees	17.00
Attorney fee and substitute trustee fee	400.00

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DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
MAIL ENV.
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IN WITNESS WHEREOF, the said STONE, HIGGS & DREXLER, P.C., substitute trustee, has hereunto set its hand and seal this 28 day of April, 1997.

STONE, HIGGS & DREXLER, P.C.

BY: _____ TITLE: President
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

BOOK 10436 PG 150

Before me a notary public in and for said state and county, personally appeared Roger A. Stone with whom I am personally acquainted and who upon oath acknowledged himself to be the president of STONE, HIGGS & DREXLER, P.C., the within named bargainor, a corporation, and that he as such president, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as president.

Witness my hand and seal this 28 day of April, 1997.

Gail M Nelson
Notary Public

My Commission Expires:

3-27-01

Property known as: **1447 Snell Blvd. (aka 1447 Dolan Road), Nashville, TN**

Property owner & address/
Mail Tax Notice to:
Wilshire Credit Corporation
P. O. Box 8517
Portland, OR 92707-8517

STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is, $28,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

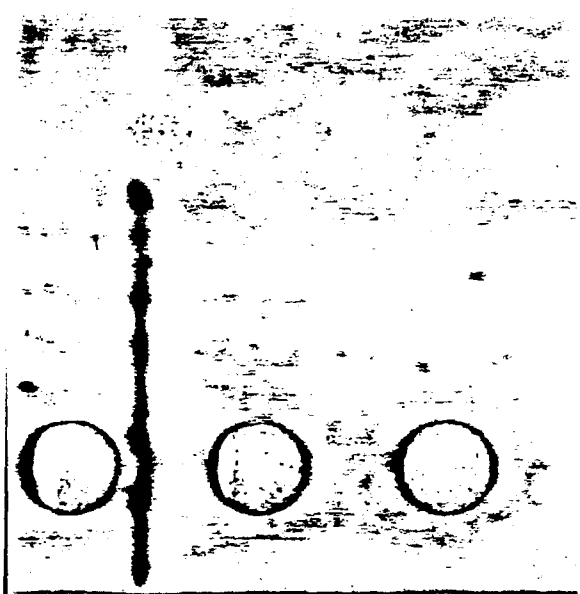
Sworn to and subscribed before me this the 28 day of April, 1997.

Gail M Nelson
Notary Public

My Commission Expires: 3-27-01

fore westdeed

PREPARED BY [illegible]



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

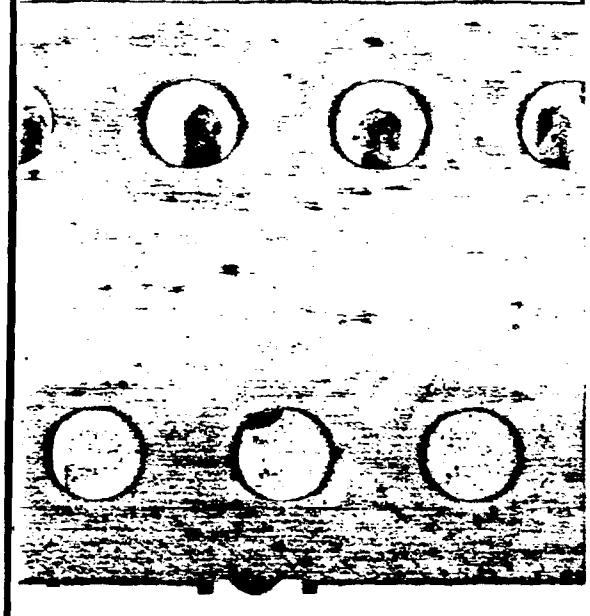
BOOK 10436 PG 151

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 28000.00
CON TX 103.60
PRFEE 1.00
MISC 8.00
TOTAL 112.60
CHECK 112.60

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 5527



0299866

IDENTIF. ↑ REFERENCE

97 MAY -1 AM 9:27

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1145615