Box
55

This instrument was Prepared by:
Kevin J. Jones, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1800
Nashville, Tennessee 37219

P: 10506:985

ADDRESS NEW OWNER:

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

SEND TAX BILLS:

SAME

Map & Parcel
119-6
91

0320086
IDENTIF. + REFERENCE
97 JUN 26 PM 2:42
FELIX A. ... REGISTER
DAVIDSON COUNTY, TN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $28,000.00.

AFFIANT

Subscribed and sworn to before me this the 25th day of June, 1997.

NOTARY PUBLIC

My Commission Expires: 10-31-98

NOTARY PUBLIC AT WILSON CO. TENN.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 23rd day of March, 1995, Ray Spears and wife Melissa Dawn Spears, executed a Deed of Trust to Matthew Bohanek, Nashville Trustee, to secure a promissory note of even date in the amount of $40,637.37, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 9629, Page 501, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Matthew Bohanek, Nashville 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 9976, Page 370, Register's Office for Davdison 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 May 15, May 22 and May 29, 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, June 24, 1997, at 10:00 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 Twenty eight Thousand and 00 100 ($28,000.00) 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 Twenty eight Thousand and 00 100 ($28,000.00) 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., its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

> SECTION ONE, AS OF RECORD IN BOOK 1424, PAGE 97, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 36 FRONTS 60 FEET ON THE SOUTHERLY MARGIN OF LUTIE STREET AND EXTENDS BACK BETWEEN PARALLEL LINES 150 FEET TO A DEAD LINE. BEING THE SAME PROPERTY CONVEYED TO MELISSA DAWN SPEARS RECORDED IN BOOK 9603 AT PAGE 219, THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This is improved property also known as 73 Lutie Street, Nashville , Tennessee 37211.

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 9629, Page 501 Register's Office for Davdison 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 25th day of June, 1997.

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BK/10506/PG987

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.

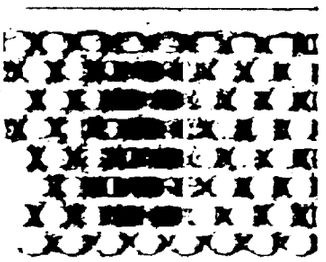
WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 25th day of June, 1997.

Bobbie J. Allen
NOTARY PUBLIC

BOBBIE J. A... NOTARY PUBLIC AT LAR... WILSON CO. TENN.

My Commission Expires:
10-31-98

/151 06/26 0101 03CHECK 116.60



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

BOOK 10506 PG 988

RECEIVED OF _____

FOR _____

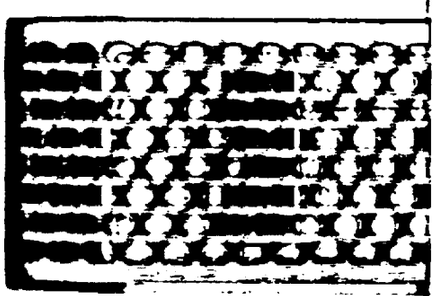
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	28000.00
CON TX	103.60
PRFEE	1.00
MISC	12.00
TOTAL	116.60
CHECK	116.60

06/26/97 01 14:44 0001 7731

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0320086

IDENTIF. # REFERENCE

97 JUN 26 PM 2:42

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No.1167542