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

BOOK 10727 PG 274

ADDRESS NEW OWNER:

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

Map 59-6
Par 45

SEND TAX BILLS:

SAME

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $ 58,800.00.

AFFIANT

Subscribed and sworn to before me this the 17th day of December, 1997.

NOTARY PUBLIC

My Commission Expires: 9/25/2001

0381808
IDENTIF. A REFERENCE

97 DEC 18 PM 11:04

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 20th day of November, 1995, Johnnie Y. Mitchell, executed a Deed of Trust to Title Guaranty of Middle Tennessee, as Trustee, to secure a promissory note of even date in the amount of $75,572.15, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 9869, Page 226, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Title Guaranty of Middle Tennessee, 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 10666, Page 870, 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 November 6, November 13 and November 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 Wednesday, December

B05
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17, 1997, at 10:05 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 Fifty-Eight Thousand Eight Hundred Dollars and 00/100 ($58,800.00) 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 Fifty-Eight Thousand Eight Hundred Dollars and 00/100 ($58,800.00) dollars, 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. 17 on the Plan of Ewing Valley, Section 1, as of record in Book 4300, Page 167, Register's Office, Davidson County, Tennessee, to which reference is made for a more particular description.
>
> Being the same property conveyed to Kelley M. Mitchell and wife, Johnnie Y. Mitchell by Deed from Administrator of Veterans' Affairs, dated May 5, 1977, recorded May 11, 1977, of record in Book 5146, Page 118, Register's Office for Davidson County, Tennessee.

This is improved property also known as 724 Troy Drive, 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 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 9869, Page 226, Register's Office for Davidson 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 17th day of December, 1997.

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

Box 53

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

BOOK 10727 PG 276

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 17th day of December, 1997.

NOTARY PUBLIC

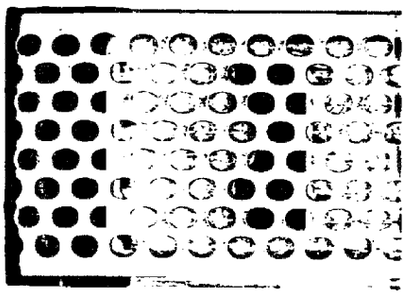
My Commission Expires:

9/29/2001

1998 12/18 0101 03CHECK 230.56

OFFICIAL RECEIPT

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



RECEIVED OF _____

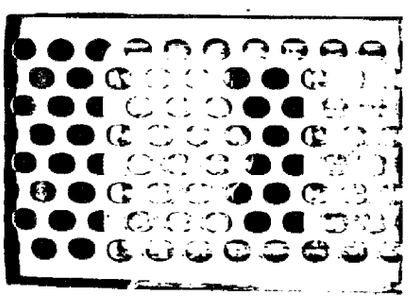
FOR _____ BOOK 10727 PG 277

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	58800.00
CON TX	217.56
PRFEE	1.00
MISC	12.00
TOTAL	230.56
CHECK	230.56

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RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0381808
IDENTIF. & REFERENCE

97 DEC 18 AM 11:01

FELIX Z. [illegible]
DAVIDSON COUNTY, TN.

No. 1233731