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

BOOK 10742 PG 271

ADDRESS NEW OWNER:

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 $60,000.00.

AFFIANT

Subscribed and sworn to before me this the 22nd day of December, 1997.

NOTARY PUBLIC

My Commission Expires: 10-31-98

97 DEC 31 PM 2:40
FELIX Z. BROWN II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. ↑ REFERENCE 01385759

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 17th day of January, 1995, James W. Spears, Sr., executed a Deed of Trust to Rusty C. Moore, as Trustee, to secure a promissory note of even date in the amount of $72,756.49, payable to the order of Ford Consumer Finance Company, Inc., as fully set out in Book 9576, Page 920, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Rusty C. Moore, 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 10684, Page 930, 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 20, November 27 and December 4, 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 Monday, December 22, 1997, at 10:07 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 dollars and 00 /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 dollars and 00 /100 ($60,000.00) dollars, credited and applied against attorney's fee, trustee's fee, and expenses incurred pursuant to said sale, the receipt of which is hereby acknowledged, 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:

> Land in Davidson County, Tennessee, being Lot No. 67 on the Plan of Section Three, Addition to Greenwood Hills, of record in Book 5200, page 33, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to James W. Spears, Sr. by deed of even date herewith from Metropolitan Nashville Airport Authority, as of record in Book 9576, Page 915, register's Office for Davidson County, Tennessee.

This is improved property also known as 805 Reischa Court, 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 Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record in Book 9576, Page 920, 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 22nd day of December, 1997.

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

7345 12/31 0101 03CHECK 235.00

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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 22nd day of December, 1997.

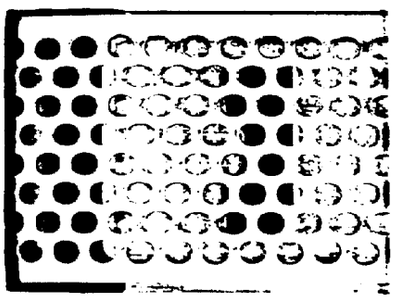
NOTARY PUBLIC

My Commission Expires:

10-31-98

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 10742 PG 274

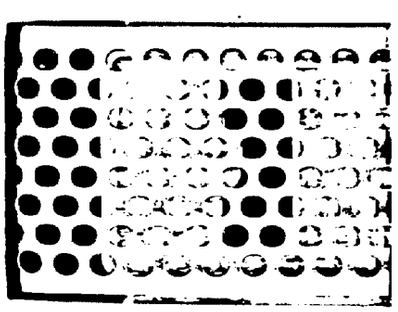
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	6000.00
CON TX	222.00
PRFEE	1.00
MISC	12.00
TOTAL	235.00
CHECK	235.00

12/31/97 01 14:44 0001 7345

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0385759
IDENTIF. ← REFERENCE

97 DEC 31 PM 2:40
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1238040