Box 17

THIS INSTRUMENT WAS PREPARED BY: C. EDWARD COOMER, ATTORNEY AT LAW
Suite 230 - 392 Harding Place, Nashville, TN 37211

C. EDWARD COOMER

Map 108-16
Parcel 55

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: STERLING BANK AND TRUST, FSB

WHEREAS, by Deed of Trust executed May 8, 1984, and recorded in Book 6298, page 341, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Noble C. Caudill, II, (Mortgagor) to Tim N. Taylor, Trustee, to secure payment of a promissory note of the same date as fully described in said Deed of Trust; and

WHEREAS, said Deed of Trust provides that in the event said note was not paid when due the lawful holder of said note was authorized to declare the whole of said note immediately due and payable and to sell said real property at auction for cash to the highest bidder free from all rights and claims of said Mortgagor, his heirs, administrators, successors or assigns, after advertising the time and place of said sale; and

WHEREAS, said Deed of Trust further provides that in the event said Trustee was unable to act and serve as Trustee, that the holder of said note was authorized to appoint a Substitute Trustee; and

WHEREAS, Sterling Bank and Trust, FSB is the owner and holder of said note and Deed of Trust by virtue of the instrument recorded in Book 9644, page 271, Register's Office of said County; and

WHEREAS, Sterling Bank and Trust, FSB did appoint C. Edward Coomer as Substitute Trustee by instrument of record in Book 9644, page 272, Register's Office for said County, vesting in said Substitute Trustee all of the rights, powers and privileges of the original Trustee; and

WHEREAS, default did occur in the payment of said indebtedness, the whole of said indebtedness was declared immediately due and payable and notice was given by publication in a newspaper of general circulation in said County, that the property would be sold at the main door of the Courthouse for said County in Nashville, Tennessee, on

Friday July 10, 1998, at 11:00 a.m., for the highest and best bid for cash; and

WHEREAS, the sale was conducted at the time and place as advertised and Sterling Bank and Trust, FSB was the highest and best bidder for cash, said bid being in the amount of $47,339.77.

NOW THEREFORE, I, C. Edward Coomer, Substitute Trustee, by virtue of the authority vested in me and pursuant to the terms of said Deed of Trust, have this day bargained and sold and do by these presents transfer and convey to the Sterling Bank and Trust, FSB, its successors and assigns forever, that certain land described as follows:

> Land in Davidson County, Tennessee, being Lot No. 20B on the Zone Lot Division Lot 20 Lakeview Hills Subdivision, Section 2, as of record in Book 5200, page 761, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> Being same property conveyed to Fred C. Henley, Jr. by deed from J. Patt Dillon and husband Mike Dillon and Cheryl A. Daniel and husband, Mark Daniel of record in Book 8334, page 1, Register's Office for Davidson County, Tennessee.

It is the intention and purpose of C. Edward Coomer, Substitute Trustee to convey the above described property with all of the covenants and warranties which he is authorized to make as such Substitute Trustee, but it is expressly understood and agreed that all of such warranties and covenants are made by him as Substitute Trustee and not individually. This sale is in accordance with the Federal Housing and Community Development Act of 1987, Section 569 Sub(2)(B) and there is no right of redemption in the mortgagor or any other person.

IN WITNESS WHEREOF, I, C. Edward Coomer, Substitute Trustee, have executed this deed of conveyance this 10th day of July, 1998, by subscribing hereto my official signature.

C. EDWARD COOMER

Substitute Trustee

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

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

Sworn to and subscribed before me this 10th day of July, 1998, at Nashville, Tennessee.

My Commission Expires:

5-27-01

NOTARY PUBLIC

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $47,339.77 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

Sworn to and subscribed before me this 10th day of July, 1998, at Nashville, Tennessee.

My Commission Expires:

5-27-01

NOTARY PUBLIC

NEW OWNER:
SEND TAX BILLS TO: Sterling Bank and Trust, FSB
Suite 1700
Oakland Towne Square
One Towne Square
Southfield, MI 48076

0460994
IDENTIF. ✦ REFERENCE

98 JUL 10 AM 11:11
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

1971 07/10 01 CHECK 190.15

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11015 PAGE 862

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	47339.77
			CON TX	175.15
			PRFEE	1.00
			WDEED	12.00
			CFEE	2.00
			TOTAL	190.15
			CHECK	190.15

07/10/98 01 11:11 0001 1971

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0460994
IDENTIF. # REFERENCE

98 JUL 10 AM 11:11

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1317685