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

BOOK 11119 PAGE 50

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on December 6, 1985, O'Neil B. Centers and Karen L. Centers, made and executed to Alan L. Saturn, a certain deed of trust, conveying to him 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 6735 Page 468 which was assigned to Girard Savings Bank FSB which merged with First Bank of Beverly Hills with First Bank of Beverly Hills being the survivor, and subsequently, STONE, HIGGS & DREXLER, P.C. was appointed substitute trustee in Book 10861, Page 251.

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 August 20, 27, and September 3, 1998 and giving the time, terms, place of sale and description of the property; and

WHEREAS, at the time, being September 15, 1998, 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 WMFC 1997-4 Properties, Inc., at and for the sum of $56,000.00 that being the highest and best bid offered; and

WHEREAS, said WMFC 1997-4 Properties, Inc., had tendered the high bid and said foreclosure was subject to 1997 county taxes.

NOW, THEREFORE, The undersigned, STONE, HIGGS & DREXLER, P.C., substitute trustee, hereby bargains, sells and conveys unto the said WMFC 1997-4 Properties, Inc. for $56,000.00 the property above mentioned and now fully described as follows:

Situated in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee being Lot No. 32 on the Plan of Highland View Subdivision, as of record in Book 1424, Page 39, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate legal description.

This being the same property conveyed to Washington Newborn and wife, Belinda C. Newborn by deed recorded in Book 8662, Page 953 of said Register's Office.

Parcel No. 73/01/144.00

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	207.20
Recording fees	11.00
Attorney fee and substitute trustee fee	500.00

2863 09/21 0101 03CHECK 218.20

MAIL ENV.
98 SEP 21 AM 9:15
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

0489787
IDENTIF. ↑ REFERENCE

IN WITNESS WHEREOF, the said STONE, HIGGS & DREXLER, P.C., substitute trustee, has hereunto set its hand and seal this 16 day of Sept, 1998.

STONE, HIGGS & DREXLER, P.C.

BY: _____ TITLE: President
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

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 16 day of Sept, 1998.

Gail M. Nelson
Notary Public

My Commission Expires:

3-27-01

Property known as: 2106 Avalon Drive, Nashville, TN

Property owner & address/
Mail Tax Notice to:
WMFC 1997-4 Properties, Inc.
P. O. Box 8517
Portland, OR 97207-8517

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, $56,000.00, 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 16 day of Sept, 1998.

Gail M. Nelson
Notary Public

My Commission Expires: 3-27-01

fore/newborndeed2

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

RECEIVED OF _____

FOR _____

BOOK 11119 PAGE 52

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 56000.00
CON TX 207.20
PRFEE 1.00
MISC 8.00
CFEE 2.00
TOTAL 218.20
CHECK 218.20

09/21/98 01 09:14 0001 2863

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0489787
IDENTIF. ↑ REFERENCE

98 SEP 21 AM 9:15
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1348226