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

C. EDWARD COOMER

Map 162-13
Parcel 134

Substitute Trustee

SUBSTITUTE TRUSTEE'S DEED

TO: STERLING BANK AND TRUST, FSB

BOOK 11421 PG. 491

WHEREAS, by Deed of Trust executed March 19, 1995, and recorded in Book 6516, page 302, Register's Office for Davidson County, Tennessee, the hereinafter described property was conveyed from Geoffrey R. Evans and wife, Rhonda M. Evans, (Mortgagor) to Joseph A. Morris, 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 Mortgagors, 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 10604, page 23, 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 10607, page 65 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 April 2, 1999, 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 $72,789.25.

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. 3 on the Plan of Dreamland Estates Southeast, Section 1, as of record in Book 5200, page 646, Register's Office for Davidson County, Tennessee, reference to which is here made for a more complete and accurate description of said property.
>
> Being same property conveyed to Charles E. Henderson and wife, Vivian D. Henderson by deed from Mary Y. Hiett of record in Book 9458, page 31, 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 2nd day of April, 1999, 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 2nd day of April, 1999, 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 $72,789.25 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 2nd day of April, 1999, 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

$150 04/07 0101 03CHECK 284.3

05711 72

REFERENCE

99 APR -7 PM 2:29

DAVIDSON COUNTY, TN.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11421 PG. 497

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	CFEE	COMPUTER FEE	PRFEE	PROBATE FEE

05711172

IDENTIFICATION REFERENCE

99 APR -7 PM 2:29

BILL GARRETT-REGISTER
DAVIDSON COUNTY, TN.

CAMT	72789.25
CON TX	269.32
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	284.32
CHECK	284.32

04/07/99 01 14:31 0001 9150

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1448167