STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $69,900.00

Michael J. Mizell
AFFIANT

Subscribed and sworn to before me, this 19th day of December, 1996.

NOTARY PUBLIC Mark A. Ellmore, Jr.

My Commission Expires: 1/20/99

THIS INSTRUMENT PREPARED BY:
Maureen F. Saunders
10401 Deerwood Park Blvd.
Jacksonville, FL 32256

Address new owner as follows:
Michael Mizell
1524 Gasser Drive
Antioch, TN 37013

Send tax bills to:
Pacific Southwest Bank
4144 N. Central Expwy., Ste. 160
Dallas, Texas 75204

Map/Parcel Numbers: 148 3 91

****

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, **Bank of America Illinois, TR U/A dtd 05/01/96 (EQCC Home Equity Loan Trust 1995-2), (f/k/a Continental Bank, National Association), c/o EquiCredit Corporation of America, as Attorney-in-Fact**, hereafter referred to as the "**GRANTOR**", has bargained and sold, and by these presents does transfer and convey unto Michael Mizell, hereafter referred to as the "**GRANTEE**", his heirs and assigns, a certain tract or parcel of land in the County of Davidson, State of Tennessee, described as follows, to wit,

BEING LOT NO. 506 ON THE PLAN OF CHEROKEE HILL, SECTION FIVE, OF RECORD IN PLAT BOOK 3500, PAGE 142, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO BANK OF AMERICA ILLINOIS BY DEED FROM JOE M. KIRSCH, TRUSTEE, OF RECORD IN BOOK 10158, PAGE 266, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THE STREET ADDRESS OF THE ABOVE-DESCRIBED PROPERTY IS 1524 GASSER DRIVE, ANTIOCH, TENNESSEE 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estates, title and interest thereto belonging to the said Grantee, his heirs and assigns, forever.

AND, the Grantor does covenant with the said Grantee, that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it and warrants that the same is unencumbered.

AND the Grantor does further covenant and bind itself, its assigns and representatives to warrant and forever defend the title to the land to the said Grantee, their heirs and assigns, against the lawful claims of all persons whomsoever.

EquiCredit Corporation of America, a Delaware Corporation, is executing this Deed of Conveyance by and through its duly authorized corporate officer by authority granted it pursuant to a certain Limited Power of Attorney executed by Bank of America Illinois, f/k/a Continental Bank, National Association, recorded in Davidson County, Tennessee in Book 9173, Page 278, on December 2, 1993.

WITNESS my hand on this 17th day of December, 1996.

Bank of America Illinois, an Illinois Banking Corporation
f/k/a Continental Bank, National Association
BY: EquiCredit Corporation of America
Attorney-in-Fact

BY: _____
John C. Harris, Senior Vice President

STATE OF FLORIDA
COUNTY OF DUVAL

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, John C. Harris, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Senior Vice President of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office this 17th day of December, 1996.

MAUREEN F. SAUNDERS
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires June 13, 1998
Commission No. CC 382268

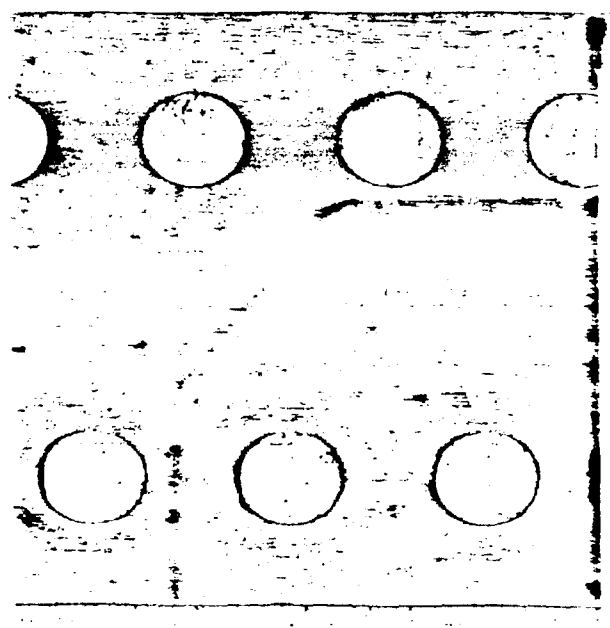
Notary Public

My Commission Expires: June 13, 1998

0259074
IDENTIFICATION REFERENCE

96 DEC 26 PM 3:35

DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10301 PG 309

CO CONVEYANCE
MO MORTGAGE
WD WARRANTY DEED
TD TRUST DEED

CC CERTIFIED COPY
REL RELEASE
UCC UNIFORM COMMERCIAL CODE

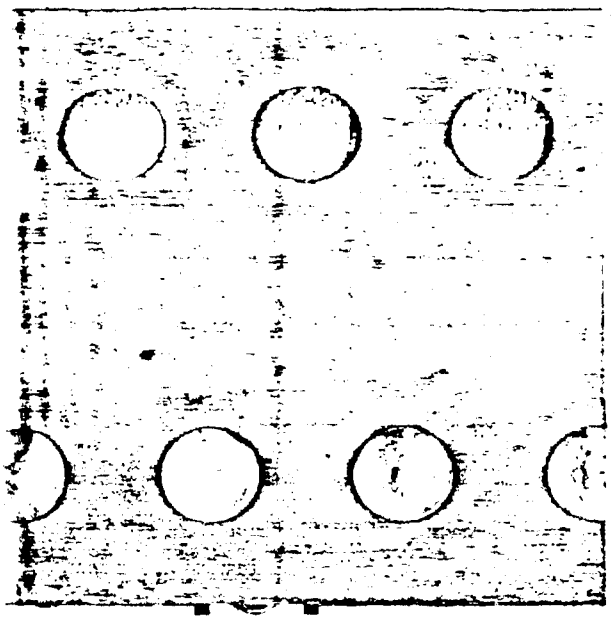
MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	69900.00
CON TX	258.63
PRFEE	1.00
WDEED	8.00
TOTAL	267.63
CHECK	267.63

12/26/96 01 15:37 0001 9318

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



02590 74
IDENTIF. # REFERENCE

95 DEC 26 PM 3:35

DAVIDSON COUNTY, TN.

No. 1101883