THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

BOOK 10434 PG 732

NAME: Frank H. Pillow and Bettye H. Pillow
S&K#: 97-0290
LOAN#: 0011001782

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 24, 1993, recorded in Book 8994, Page 541, Register's Office of Davidson County, Tennessee, Bettye Hawthorne Pillow and Frank H. Pillow, conveyed to D. Ronald Ingram, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 10374, Page 197, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on **APRIL 16, 1997**, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Bank of America Illinois, f/k/a Continental Bank, National Association, Trustee under Indenture dtd 12/1/93 (EQCC Home Equity Loan Trust 1993-4), whose address is c/o EquiCredit Corporation of America, at and for the sum of $37,947.27, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Bank of America Illinois, f/k/a Continental Bank, National Association, Trustee under Indenture dtd 12/1/93 (EQCC Home Equity Loan Trust 1993-4), the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Bank of America Illinois, f/k/a Continental Bank, National Association, Trustee under Indenture dtd 12/1/93 (EQCC Home Equity Loan Trust 1993-4), its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson, Tennessee, to wit:

Being Lot No. 3 on the Map of G. A. Pickup's Subdivision of Parts of Lots Nos. 32 and 33, Brownsville, of record in Book 974, Page 43, Register's Office for said County.

Said Lot No. 3 fronts 50 feet on the northerly side of Straightway Avenue and runs back between parallel lines with the westerly margin of North 16th Street, 150 feet to the southerly line of Lot No. 8.

This legal description is identical with that in Deed recorded

in Book 8994, Page 541, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8994, Page 541, Register's Office of Davidson County, Tennessee.

The last quit claim deed of record is Quit Claim Deed, recorded in Book 8991, Page 177, and Book 5403, Page 307, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Bank of America Illinois, f/k/a Continental Bank, National Association, Trustee under Indenture dtd 12/1/93 (EQCC Home Equity Loan Trust 1993-4), its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 16th day of April, 1997, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the 16th day of April, 1997.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm Exp 8-22-2000 SHELBY CO., TN

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $37,947.27, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the 16th day of April 1997.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm Exp 8-22-2000 SHELBY CO., TN

PROPERTY ADDRESS: 1527 Straightway Avenue, Nashville, Tennessee 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bank of America Illinois, f/k/a Continental Bank, National Association, Trustee under Indenture dtd 12/1/93 (EQCC Home Equity Loan Trust 1993-4)
10401 Deerwood Parkway Blvd.
Jacksonville, Florida 32256

S & K #:97-0290
Map & Parcel - 72 14 153

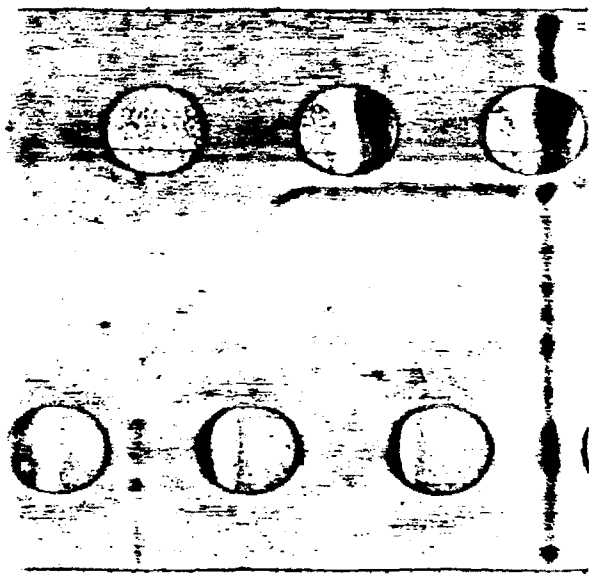
BOOK 10434 PG 734

0299506
IDENTIF. REFERENCE

97 APR 30 PM 12:21

REGISTER
DAVIDSON COUNTY, TN.

5145 04/30 0101 03CHECK 153.41



OFFICIAL RECEIPT

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

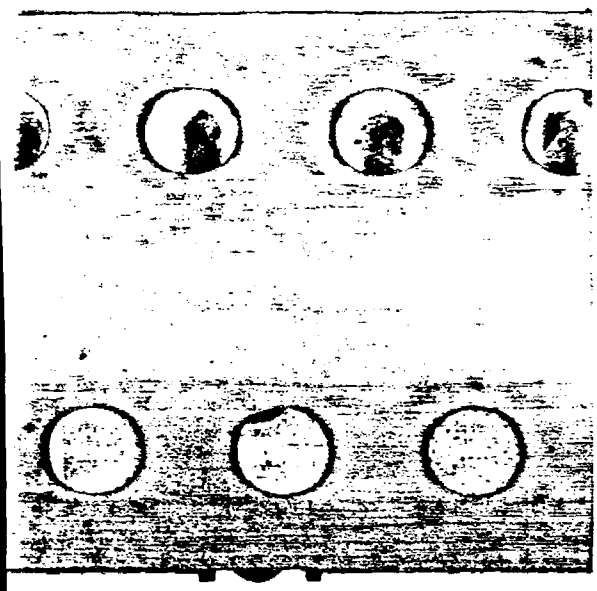
RECEIVED OF _____

FOR _____

BOOK 10434 PG 735

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 37947.27
CON TX 140.41
PRFEE 1.00
WDEED 12.00
TOTAL 153.41
CHECK 153.41

04/30/97 01 12:25 0001 5145

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0299506
IDENTIF. # REFERENCE

97 APR 30 PM 12:21
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1145239