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

BOOK 10612 PG 260 NAME: Michael M. Brady and Betty J. Carter
S&K#: 97-0212
LOAN#: 004401389

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 25, 1995, recorded in Book 9686, Page 80, Register's Office of Davidson County, Tennessee, Michael M. Brady and wife, Betty L. Carter, conveyed to John Lowe, 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 10362, Page 788, 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 **SEPTEMBER 10, 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, TR U/A dtd 08/01/95 (EQCC Home Equity Loan Trust 1995-3), whose address is c/o Equicredit Corporation of America, 10401 Deerwood Parkway Blvd., Jacksonville, Florida 32256, at and for the sum of $42,782.38, 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, TR U/A dtd 08/01/95 (EQCC Home Equity Loan Trust 1995-3), 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, TR U/A dtd 08/01/95 (EQCC Home Equity Loan Trust 1995-3), 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 County, Tennessee, being Lot 127 on the map of Buena Vista Heights Addition of record in Book 161, Page 19, Register's Office for Davidson County, Tennessee, as follows:

Beginning at an iron pin in the north margin of McKinney Avenue where same intersects at the west margin of 23rd Avenue North; thence with the property north margin of McKinney Avenue North 89 degrees 3 minutes West 50 feet to an iron pin; thence North 0 degrees 57 minutes East 140 feet to an iron pin and south margin of an alley; thence with said margin South 89 degrees 3 minutes East 50 feet, South 0 degrees 57 minutes West 140 feet to the point of the beginning.

This legal description is identical with that in Deed recorded in Book 9686, Page 80, 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 9686, Page 80, Register's Office of Davidson County, Tennessee.

The last special warranty deed of record is Special Warranty Deed, recorded in Book 8995, Page 146, 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, TR U/A dtd 08/01/95 (EQCC Home Equity Loan Trust 1995-3), 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 10th day of September, 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 10th day of September, 1997.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-99 SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

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 $42,782.38, 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 10th day of September, 1997.

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-99 SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

BOOK 10612 PG 262

PROPERTY ADDRESS: 2305 23rd Avenue North, Nashville, Tennessee 37208

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bank of America Illinois, TR U/A dtd 08/01/95 (EQCC Home Equity Loan Trust 1995-3)
10401 Deerwood Parkway Blvd.
Jacksonville, Florida 32256

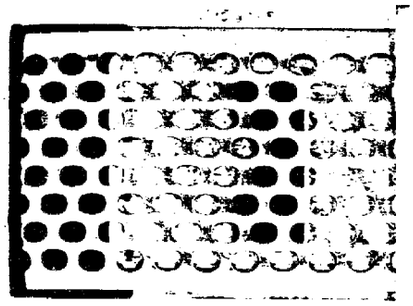
S & K #:97-0212
Map & Parcel - 81 2 51

9677 09/17 0101 03CHECK 171.30

034951 4
IDENTIFICATION REFERENCE

97 SEP 17 PM 12:54

REGISTER



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

RECEIVED OF _____

FOR _____

BOOK 10612 PG 263

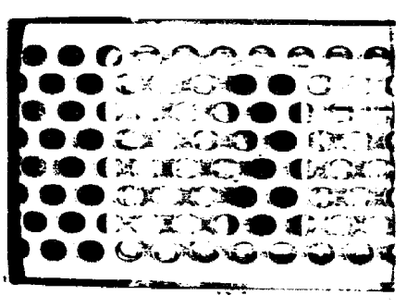
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 42482.33
CON TX 158.30
PRFEE 1.00
WDEED 12.00
TOTAL 171.30
CHECK 171.30

09/17/97 01 14:56 0001 9677

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



034951 4
IDENTIFICATION REFERENCE

97 SEP 17 PM 2:54
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN.

No. 1199092