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

NAME: Carmella E. Russo, a minor under the legal guardianship of Virgil L. Davidson and husband, Louis Davidson

BOOK 10920 PG 228

Tennessee CONV

S&K#: 97-0931
LOAN#: 004402202

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 14, 1996, recorded in Book 10261, Page 525, Register's Office of Davidson County, Tennessee, Lywan R. Mooney and Spouse Michael J. Russo, 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 10543, Page 462, 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 29, 1998**, 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 First Bank National Association, TR U/A dtd 12/1/96 (EQCC Home Equity Loan Trust 1996-4), whose address is c/o EquiCredit Corporation of America, 9000 Southside Blvd., Bldg 400, Jacksonville, Florida 32256 at and for the sum of $47,053.88, 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 First Bank National Association, TR U/A dtd 12/1/96 (EQCC Home Equity Loan Trust 1996-4), 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 First Bank National Association, TR U/A dtd 12/1/96 (EQCC Home Equity Loan Trust 1996-4), 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 County, Tennessee, to wit:

Being Lot No. 25 in the B.W. Hall's Plan of Lots, as of record in Book 17, Page 261, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description. Said Lot No. 25 fronts 50 feet on the easterly side of 11th Avenue North, formerly Cumberland Street, and runs back between parallel lines 150 feet to an alley.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

This legal description is identical with that in Deed recorded in Book 10261, Page 525, 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 10261, Page 525, Register's Office of Davidson County, Tennessee.

The last deeds of record are Affidavit of Heirship, recorded in Book 10261, Page 523, and Affidavit of Heirship, recorded in Book 10640, Page 668, Register's Office for Davidson County, Tennessee.

BOOK 10920 PG 229

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 First Bank National Association, TR U/A dtd 12/1/96 (EQCC Home Equity Loan Trust 1996-4), 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 29th day of April 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, Substitute Trustee, 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 29th day of April 1998.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-98
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 $47,053.88, 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 29th day of April, 1998.

Christine K. Thomas
NOTARY PUBLIC AT LARGE
My Comm Exp 12-21-98
SHELBY COUNTY, TN

Christine K. Thomas
Notary Public

BOOK 10920 PG 230

PROPERTY ADDRESS: 1014 N. 11th Avenue, Nashville, Tennessee 37208

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, TR U/A dtd 12/1/96 (EQCC Home Equity Loan Trust 1996-4)
c/o EquiCredit Corporation of America
10401 Deerwood Park Blvd.
Jacksonville, FL 32256

S & K #:97-0931
Map & Parcel - 81 16 606

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS OFFICE IS A DEBT COLLECTOR.

0434794

IDENTIF. & REFERENCE

98 MAY -6 PM 3:03

DAVIDSON COUNTY, TN.

3935 05/06 0101 03CHECK 187.10

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

RECEIVED OF _____

FOR _____

BOOK 10920 PG 231

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 47053.88
CON TX 174.10
PRFEE 1.00
MISC 12.00
TOTAL 187.10
CHECK 187.10

05/06/98 01 15:06 0001 3935

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0434794
IDENTIF. # REFERENCE

98 MAY -6 PM 3:03
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1289989