Tennessee
Map #81-15-6

Dexter Gladney
Wilshire #509851

BOOK 10934 PG 41

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 6, 1997, and recorded in Book 10313, Page 534 in the Register's Office of Davidson County, Tennessee, Dexter Gladney, married, conveyed to First Title Corporation, Trustee(s), 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 10874, Page 664 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on May 6, 1998, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; 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 sale Wilshire Servicing Corporation as servicer for First Bank National Association as trustee under the Pooling and Servicing Agreement dated March 14, 1997 for Cityscape Home Equity Loan Trust 1997-B, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Twenty-Three Thousand Five Hundred and 00/100 Dollars; 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 Wilshire Servicing Corporation as servicer for First Bank National Association as trustee under the Pooling and Servicing Agreement dated March 14, 1997 for Cityscape Home Equity Loan Trust 1997-B, of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Wilshire Servicing Corporation as servicer for First Bank National Association as trustee under the Pooling and Servicing Agreement dated March 14, 1997 for Cityscape Home Equity Loan Trust 1997-B, 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:

A certain tract or parcel of land situated in Davidson County, State of Tennessee, described as follows, to-wit: Being Lot No. 70 on the Revised Plan of Fisk Park, as of record in Plat Book 2331, Page 114, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Dexter Gladney obtained title to the above referenced real estate by Deed of record in Book 10289, Page 539, Register's Office of Davidson County, Tennessee.

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Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Wilshire Servicing Corporation as servicer for First Bank National Association as trustee under the Pooling and Servicing Agreement dated March 14, 1997 for Cityscape Home Equity Loan Trust 1997-B, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	22,743.00
	$23,500.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on May 6, 1998 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On May 6, 1998 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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 day and year above written.

NOTARY PUBLIC

My Commission Expires: 6-19-2001

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
1501 23rd Avenue N,
Nashville, Tennessee 37209

9835 05/15 0101 03CHECK 95.95

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Wilshire Credit Corporation
P.O. Box 8517
Portland, Oregon 97207

Mortgagee: None

Mail to:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE
COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 23,500.00

Affiant

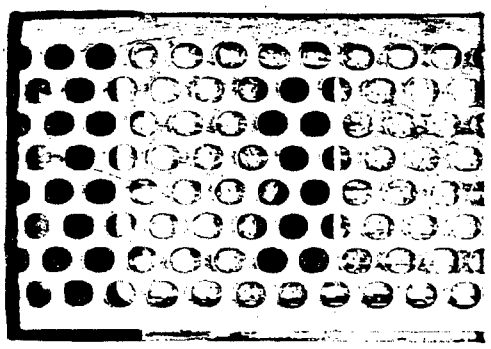
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th DAY OF May 19 98

FELIX Z. LIEBERMAN, REGISTER
DAVIDSON COUNTY, TN.

98 MAY 15 PM 2:22

0438610

IDENTIF. & REFERENCE



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10934PG 43

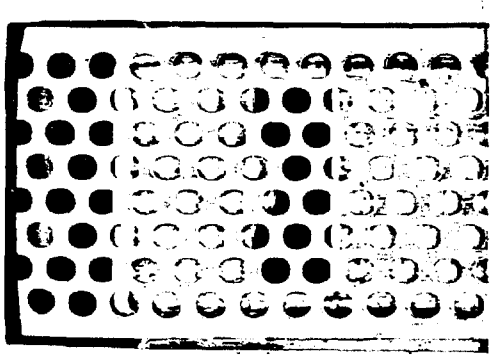
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	23500.00
CON TX	86.95
PRFEE	1.00
WDEED	8.00
TOTAL	95.95
CHECK	95.95

05/15/98 01 14:23 0001 8035

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



04386 10
IDENTIF. ← REFERENCE
98 MAY 15 PM 2:22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1294036