This instrument prepared by:
Roger A. Stone, Attorney
200 Jefferson Avenue, Suite 1000
Memphis, TN 38103

BOOK 10964 PAGE 683

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on September 3, 1992, **Charlie L. Dixon and wife, Sandra A. Dixon**, made and executed to Auborn L. Hager, III, a certain deed of trust, conveying to him as trustee, certain property hereinafter fully set forth and described, which said deed of trust is of record in the office of the Register of Davidson County, Tennessee, in Book 8724 Page 960 which was assigned to Fleet Finance, Inc. in Book 8724 Page 965 and again assigned to Wilshire Credit Corporation. Subsequently, STONE, HIGGS & DREXLER, P.C. was appointed substitute trustee in Book 10329 Page 163.

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid in said deed of trust, the owner thereof requested the undersigned to advertise and sell the property conveyed hereby, according to the terms of said deed of trust, and

WHEREAS, in accordance with said request, the property was advertised for sale in ***The Nashville Record***, a newspaper published in Nashville, Davidson County, Tennessee, for three consecutive weeks, such advertisement appearing on April 30, May 7, 14, 1998 and giving the time, terms, place of sale and description of the property; and

WHEREAS, at the time, being June 2, 1998, and place being as mentioned in said advertisement, at the front door of the Davidson County Courthouse in Nashville, Tennessee, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off to **Bankers Trust Company of California, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of September 15, 1997 for Wilshire Funding Corporation Mortgage-Backed Trust 1997-WFCI**, at and for the sum of $21,000.00 that being the highest and best bid offered; and

WHEREAS, said **Bankers Trust Company of California, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of September 15, 1997 for Wilshire Funding Corporation Mortgage-Backed Trust 1997-WFCI**, had tendered the high bid and said foreclosure was subject to 1996 and 1997 county taxes.

NOW, THEREFORE, The undersigned, STONE, HIGGS & DREXLER, P.C., substitute trustee, hereby bargains, sells and conveys unto the said **Bankers Trust Company of California, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of September 15, 1997 for Wilshire Funding Corporation Mortgage-Backed Trust 1997-WFCI** for $21,000.00 the property above mentioned and now fully described as follows:

Situated in Davidson County, Tennessee, to wit:

Being Lot No. 49 on the Map of Cobb's Subdivision of Lot No. 6 of the Subdivision of the Harding-Bosley Tract, as of record in book No. 161, Page 155, Register's Office for said county. Said Lot No. 49 fronts 50 feet on the northerly side of Martha Street, and runs back between parallel lines 150 feet, more or less, to an alley.

This being the same property conveyed to Charlie L. Dixon and wife, Sandra A. Dixon by deed recorded in Book 5443, Page 391 of said Register's Office.

Parcel No. 81-10-121.00

And the said STONE, HIGGS & DREXLER, P.C., Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under it, but not further or otherwise.

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

MAIL ENV.

98 JUN -5 AM 10:48
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE 0446820

The proceeds of sale have been disbursed, as follows:

Advertising charges	$ 249.00
Title Search	75.00
Transfer fee	77.70
Recording fees	9.00
Attorney fee and substitute trustee fee	400.00

IN WITNESS WHEREOF, the said STONE, HIGGS & DREXLER, P.C., substitute trustee, has hereunto set its hand and seal this 3 day of June, 1998.

STONE, HIGGS & DREXLER, P.C.

BY: _____ TITLE: President
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me a notary public in and for said state and county, personally appeared Roger A. Stone with whom I am personally acquainted and who upon oath acknowledged himself to be the president of STONE, HIGGS & DREXLER, P.C., the within named bargainor, a corporation, and that he as such president, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as president.

Witness my hand and seal this 3 day of June, 1998.

_____
Notary Public

My Commission Expires:

3-27-01

Property known as: 2502 Delk Avenue, Nashville, TN 37207

Property owner & address/
Mail Tax Notice to:
Bankers Trust Company of California, N.A.,
as Trustee under that certain Pooling and
Servicing Agreement dated as of
September 15, 1997 for Wilshire
Funding Corporation Mortgage-Backed Trust 1997-WFCI
P. O. Box 8517
Portland, OR 97207-8517

STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is, $21,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____, attorney
Affiant

Sworn to and subscribed before me this the 3 day of June, 1998.

_____
Notary Public

My Commission Expires: 3-27-01

fore/dixondeed

97651 06/04/01 03CHECK 86.70

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

RECEIVED OF _____

FOR _____ BOOK 10964 PG 685

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 21000.00
CON TX 77.70
PRFEE 1.00
WDEED 8.00
TOTAL 86.70
CHECK 86.70

06/05/98 01 10:51 0001 6765

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0446820
IDENTIF. # REFERENCE

98 JUN -5 AM 10:48
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1302665