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

NAME: Kenneth D. Overton and Debbie J. Overton

Tennessee CONV

S&K#: 97-1064
LOAN#: 004401746

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 22, 1996, recorded in Book 9991, Page 186, Register's Office of Davidson County, Tennessee, Kenneth D. Overton and wife, Debbie J.Overton, 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 10594, Page 503, 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 **AUGUST 5, 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 05/01/96 (EQCC Home Equity Loan Trust 1996-2), whose address is c/o EquiCredit Corporation of America, 9000 Southside Blvd., Bldg 400, Jacksonville, Florida 32256, at and for the sum of $61,402.50, 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 05/01/96 (EQCC Home Equity Loan Trust 1996-2), 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 05/01/96 (EQCC Home Equity Loan Trust 1996-2), its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 17, Block A, on the Resubdivision of Power and Roth Subdivision, as of record in Plat Book 843, Page 75, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Said Lot No. 17 fronts 50 feet on the westerly side of Oakdell Avenue and runs back between parallel lines 200 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 9991, Page 186, 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 9991, Page 186, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7278, Page 198, 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 First Bank National Association, TR U/A dtd 05/01/96 (EQCC Home Equity Loan Trust 1996-2), 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.

BOOK 11075 PAGE 363

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 5th day of August 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 5th day of August, 1998.

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 $61,402.50, 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 5th day of August 1998.

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

Christine K. Thomas
Notary Public

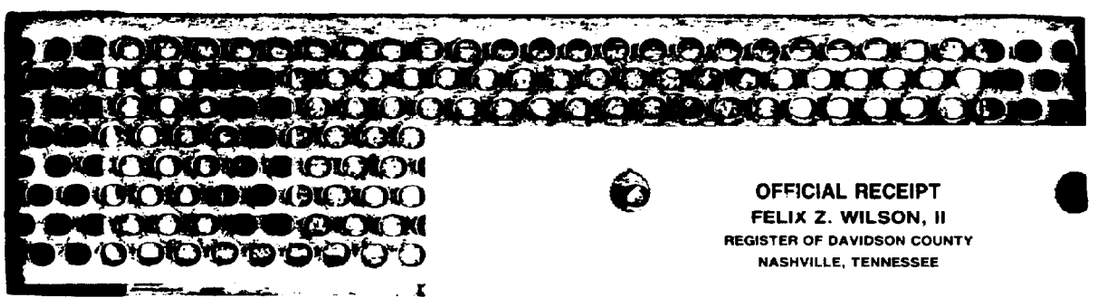
PROPERTY ADDRESS: 714 Oakdell Avenue, Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, TR U/A dtd 05/01/96 (EQCC Home Equity Loan Trust 1996-2)
c/o EquiCredit Corporation of America
10401 Deerwood Parkway Blvd.
Jacksonville, Florida 32256

S & K #:97-1064
Map & Parcel - 52 1 235

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

0477642
IDENTIF. & REFERENCE
98 AUG 20 PM 2:00
CLERK & MASTER
DAVIDSON COUNTY, TN.
9852 08/20 0101 03CHECK 242.19



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

RECEIVED OF _____

FOR _____

BOOK 11075 PAGE 365

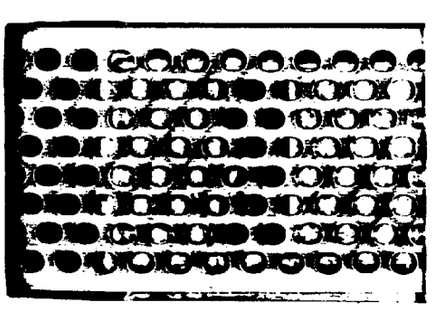
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	61402.50
CON TX	227.19
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	242.19
CHECK	242.19

08/20/98 01 14:00 0001 9852

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0477642
IDENTIF. ↑ REFERENCE

98 AUG 20 PM 2:00

REGISTER
DAVIDSON COUNTY, TN.

No. 133535