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

BOOK 11129 PAGE 874

NAME: Charles F Drennon,
S&K#: 98-1334
LOAN#: 041500412

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 28, 1995, recorded in Book 9819, Page 750, Register's Office of DAVIDSON County, Tennessee, Charles F. Drennon and wife, Barbara J. Drennon, conveyed to D. Ronald Ingram, 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 11063, Page 953, 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 23, 1998, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; 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 1/1/96 (EQCC Home Equity Loan Trust 1996-1), whose address is c/o Equicredit Corporation of America 9000 Southside Blvd Bldg 400, FL9-400-05-28, Jacksonville, FL 32256, at and for the sum of $50,455.66, 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 1/1/96 (EQCC Home Equity Loan Trust 1996-1), 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 1/1/96 (EQCC Home Equity Loan Trust 1996-1), 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: Lot Number 36 and 37 on the Map of T.I. Ward's Re-Subdivision of certain Lots in Williams & Hayes' Company Belleview Plan, as of record in Book 974, Page 48, Register's Office for said County, to

which plan reference is hereby made for said County, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed recorded in Book 9819, Page 750, 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 9819, Page 750, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 5943, Page 187 and re-recorded in Book 9807, Page 158, 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 1/1/96 (EQCC Home Equity Loan Trust 1996-1), 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 23rd day of September 1998, 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 23rd day of September, 1998.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm Exp. 8-22-2000 SHELBY CO. TN

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 $ 50,455.66, 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 23rd day of September 1998.

Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm Exp 8-22-2000 SHELBY CO., TN

PROPERTY ADDRESS: 916 Blueridge Drive, , NASHVILLE, TN, 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, TR U/A dtd 1/1/96 (EQCC Home Equity Loan Trust 1996-1)
9000 Southside Blvd Bldg 400, FL9-400-05-28
Jacksonville, FL 32256

S & K #:98-1334
Map & Parcel - 71 16 105 and 71 16 104

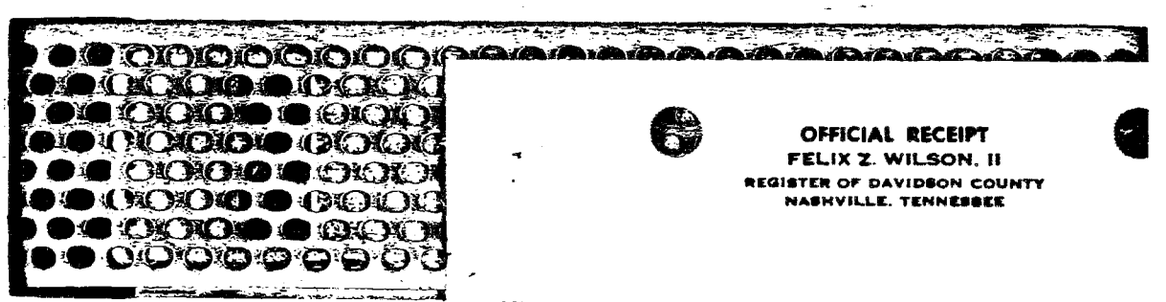
6282 09/28 0101 03CHECK 201.69

04930I9

IDENTIFICATION & REFERENCE

98 SEP 28 PM 2:35

J.L. WINSTEAD REGISTER
DAVIDSON COUNTY, TN.



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

RECEIVED OF _____

FOR _____

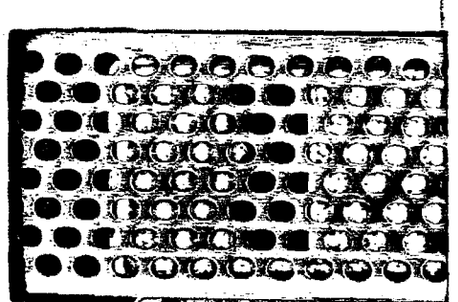
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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 50455.66
CON TX 186.69
PRFEE 1.00
WDEED 12.00
CFEE 2.00
TOTAL 201.69
CHECK 201.69

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK
09/28/98 01 14:37 0001 6282



0493019
IDENTIF. # REFERENCE

98 SEP 28 PM 2:35

REGISTER
DAVIDSON COUNTY, TN.

No. 1351598