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

BOOK 11379 PG. 514

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 16, 1997, **Dezarria D. Smith**, a single woman, made and executed to John M. Jordan, 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 10332 Page 308 which was assigned to First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B in Book 11026, Page 270. Subsequently, STONE, HIGGS & DREXLER, P.C. was appointed substitute trustee in Book 11036, Page 488.

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 February 11, 18, 25, 1999 and giving the time, terms, place of sale and description of the property; and

WHEREAS, at the time, being March 5, 1999, 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 U. S. Bank National Association, fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B, at and for the sum of $32,900.00 that being the highest and best bid offered; and

WHEREAS, said U. S. Bank National Association, fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B, had tendered the high bid and said foreclosure was subject to 1998 county taxes.

NOW, THEREFORE, The undersigned, STONE, HIGGS & DREXLER, P.C., substitute trustee, hereby bargains, sells and conveys unto the said U. S. Bank National Association, fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B, for $32,900.00 the property above mentioned and now fully described as follows:

Situated in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 22 on the plan of revised, Section Ninety Eight, Edgehill Estates, of record in Book 4860, Page 54, Register's Office for said county.

Said Lot No. 22 Fronts 68.41 feet on the westerly margin of 13th Avenue South and extends back 96.46 feet on the northerly line and 99.9 feet on the southerly line to a dead line in the rear measuring 53.90 feet thereon.

This being the same property conveyed to Dezarria D. Smith, unmarried, by deed recorded in Book 7262, Page 594 of said Register's Office.

Parcel No. 105-01-600.00

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.

MAIL ENV. 05597110

99 MAR 11 PM 12:49

The proceeds of sale have been disbursed, as follows:

Advertising charges	$ 249.00
Title Search	75.00
Transfer fee	121.73
Recording fees	11.00
Attorney fee and substitute trustee fee	500.00

IN WITNESS WHEREOF, the said STONE, HIGGS & DREXLER, P.C., substitute trustee, has hereunto set its hand and seal this 5th day of March, 1999.

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 8 day of March, 1999.

_____
Notary Public

My Commission Expires:

3-27-01

Property known as: 1017 13th Avenue S., Nashville, TN 37212

Property owner & address/
Mail Tax Notice to:
U. S. Bank National Association fka First Bank National Association,
as Trustee under the Pooling and Servicing Agreement dated
March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B
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, $32,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Affiant

Sworn to and subscribed before me this the 8 day of March, 1999.

_____
Notary Public

My Commission Expires: 3-27-01

fore/smithdeed2

T134 07/11 0101 03CHECK 132.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11379 PG. 516

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	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

0559710

RECORDING FEE

99 MAR 11 PM 12:49

DAMT	32900.00
CON TX	121.73
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	132.73
CHECK	132.73

03/11/99 01 12:48 0001 7134

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1436276