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

NAME: Mary A. Moody,
S&K#: 97-0579
LOAN#: 8415004772

BOOK 11540 PAGE 75

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 6, 1995, recorded in Book 9886, Page 73, Register's Office of DAVIDSON County, Tennessee, Mary A. Moody, unmarried, 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 10997, Page 534, 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 June 16, 1999, 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 09/01/96 (EquiCredit Funding Trust 1996-A), whose address is 10401 Deerwood Park Blvd. MC FL9-015-02-14 Jacksonville, FL 32256, at and for the sum of $60,549.93, 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 09/01/96 (EquiCredit Funding Trust 1996-A), 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 09/01/96 (EquiCredit Funding Trust 1996-A), its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of DAVIDSON, State of Tennessee, to-wit:

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

Being Lot No. 93B on the plan of Zone Lot Division of Lots 93, 94, & 95, Tulip Grove Woods, Phase I, of record in Book 6250, Page 566, Register's Office for said county.

Said Lot No. 93B fronts 36.99 feet on the northeasterly margin of Debbie Drive and extends back 170.50 feet on the northwesterly line and 158.09 feet on the southeasterly line to a dead line in the rear measuring 39.85 feet thereon, for a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 9886, Page 73, 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 9886, Page 73, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9044, Page 275, 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 09/01/96 (EquiCredit Funding Trust 1996-A), 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 11 day of June, 1999, 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 11 day of June, 1999.

ELIZABETH J. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN

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 $ 60,549.93, 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 11 day of June, 1999.

ELIZABETH J. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN

Notary Public

PROPERTY ADDRESS: 518 DEBBIE DRIVE, , HERMITAGE, TN, 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, TR U/A dtd 09/01/96 (EquiCredit Funding Trust 1996-A)
10401 Deerwood Park Blvd. MC FL9-015-02-14
Jacksonville, FL 32256

S & K #:97-0579
Map & Parcel - 76 1 124

MAIL EM!

98 JUN 23 PM 2:03

6031127

(DEED REFERENCE

239-05 02/23 0101 03CHECK

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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

0603127

IDENTIFICATION REFERENCE

99 JUN 23 PM 2:03

BOOK 11540 PAGE 78

CHMT	60549.93
CON TX	224.05
PRFEE	1.00
WDEED	12.00
ETRR	CO
WDEED	12.00-
MISC	12.00
CFEE	2.00
TOTAL	239.05
CHECK	239.05

06/23/99 01 14:10 0001 3304

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1481833