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

BOOK 11693 PAGE 937

NAME: Glenda Michelle Biggs, Linda Biggs, Jennifer Mae Biggs And Glenn Biggs
S&K#: 99-1367
LOAN#: 8044022336

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 22, 1996, recorded in Book 10275, Page 149, Register's Office of DAVIDSON County, Tennessee, Glenn Biggs, Glenda Michelle Biggs, Linda Biggs, and Jennifer Mae Biggs, 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 11612, Page 335, 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 29, 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 3-1-97 (EQCC Home Equity Loan Trust 1997-1), whose address is 10401 Deerwood Park Blvd. MC FL9-015-02-14, Jacksonville, FL 32256, at and for the sum of $50,798.10, 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 3-1-97 (EQCC Home Equity Loan Trust 1997-1), 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 3-1-97 (EQCC Home Equity Loan Trust 1997-1), 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:

Being Lot No. 24 on the Map of Weakley and Dodd's Subdivision of Lot 17, Brooklyn Plan, of record in Book 57, Page 126, Register's Office for Davidson County, Tennessee.

Said Lot No. 24 fronts 50 feet on the southerly side of Highview Avenue and runs back between parallel lines 146-2/3 feet on the westerly line and 145 feet on the easterly line, to an alley, on which it measures 50 feet.

This legal description is identical with that in Deed recorded in Book 10275, Page 149, Register's Office of DAVIDSON County, Tennessee.

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The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 10275, Page 149, Register's Office of DAVIDSON County, Tennessee.

The last quit claim deed of record is Quit Claim Deed, recorded in Book 10275, Page 142, 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 9-1-97 (EQCC Home Equity Loan Trust 1997-1), 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 4 day of October, 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 4 day of October, 1999.

ELIZABETH L. 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 $ 50,798.10, 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 4 day of October, 1999.

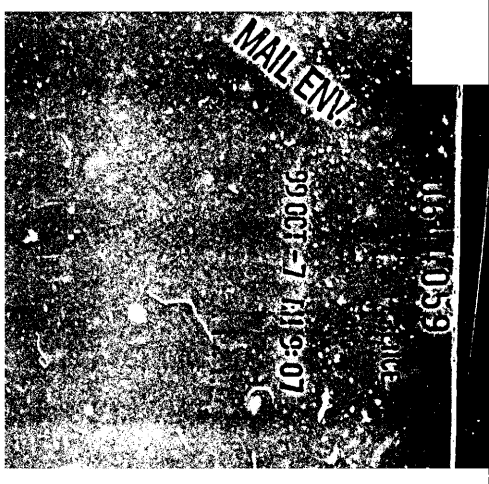
ELIZABETH L. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN

Notary Public

PROPERTY ADDRESS: 128 FERN AVENUE, , NASHVILLE, TN, 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, TR U/A dtd 3-1-97 (EQCC Home Equity Loan Trust 1997-1)
10401 Deerwood Park Blvd. MC FL9-015-02-14
Jacksonville, FL 32256

S & K #:99-1367
Map & Parcel - 71 14 88



OFFICIAL RECEIPT

BILL GARRETT
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	CFEE	COMPUTER FEE	PBFEE	PROBATE FEE

0644059

RECORDED
99 OCT -7 PM 3:07

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1525042