THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

BOOK 11726 PAGE 661

NAME: David A. Northcutt,
S&K#: 99-1493
LOAN#: 8044036179

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 24, 1998, recorded in Book 11250, Page 630, Register's Office of DAVIDSON County, Tennessee, David A. Northcutt, unmarried, 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 11639, Page 546, and re-recorded in Book 11656, Page 691, 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 October 27, 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 U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1), whose address is 10401 Deerwood Park Blvd. MC FL9-015-02-14, Jacksonville, FL 32256, at and for the sum of $13,169.00, 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 U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1), 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 U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1), 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. 34B, Zone Lot Division, Section Three of East Lake Subdivision of record in Book 5200, Page 678, Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 11250, Page 630, Register's Office of DAVIDSON County, Tennessee.

FEE 23.73

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 11250, Page 630, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10605, Page 843, 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 U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1), 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 27 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 27 day of October, 1999.

ELIZABETH I. 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 $ 13,169.00, 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 27 day of October, 1999.

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

Notary Public

PROPERTY ADDRESS: 3230 LAKEFORD DRIVE, , NASHVILLE, TN, 37214

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1)
10401 Deerwood Park Blvd. MC FL9-015-02-14
Jacksonville, FL 32256

S & K #:99-1493
Map & Parcel - 108 12 126

0653043
...NCE
99 NOV -2 AM 9:36
...TN.

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

0653043

REFERENCE

99 NOV -2 AM 9:36

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CAMT	13169.00
CON TX	48.73
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	63.73
CHECK	63.73

11/02/99 01 09:37 0001 6687

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1534436