FILE NO.: 066.997123TN\mac
LOAN NO.: 1857325\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

Instr:200002220016944 Page: 1 OF 2
REC'D FOR REC 02/22/2000 10:42:15AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $46.42

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 15, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Book No. 11153, Page 670, ("Deed of Trust"), Sherry T. Myers conveyed to Bobby D. Davis, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to EMC Mortgage Corporation as Substitute Servicer for Bankers Trust Company of California, N.A., Trustee for UCFC Home Equity Loan Owner Trust 1998 - MS2; and

WHEREAS, **EMC Mortgage Corporation as Substitute Servicer for Bankers Trust Company of California, N.A., Trustee for UCFC Home Equity Loan Owner Trust 1998 - MS2,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200001180005432** , in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 12/30/99, 1/6/2000, AND 1/13/2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 27, 2000, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **EMC Mortgage Corporation as Substitute Servicer for Bankers Trust Company of California, N.A., Trustee for UCFC Home Equity Loan Owner Trust 1998 - MS2**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 12,545.09; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by EMC Mortgage Corporation as Substitute Servicer for Bankers Trust Company of California, N.A., Trustee for UCFC Home Equity Loan Owner Trust 1998 - MS2 as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **EMC Mortgage Corporation as Substitute Servicer for Bankers Trust Company of California, N.A., Trustee for UCFC Home Equity Loan Owner Trust 1998 - MS2,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Unit No. 152 on the Plan of Heritage Village Condominiums, as shown in Master Deed of record in Book 4758, page 179, amended in Book 4806, page 829, Book 5102, page 383, Book 6380, page 989, and Book 6484, page 287, Register's Office for Davidson County, Tennessee, with the Plat contained in said Master Deed as amended. Being the same property conveyed to Sherry T. Myers by Quitclaim Deed of record in Book 10715, page 907, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 10715, Page 907, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **EMC Mortgage Corporation as Substitute Servicer for Bankers Trust Company of California, N.A., Trustee for UCFC Home Equity Loan Owner Trust 1998 - MS2,** its successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 27th day of January, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of January, 2000, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires:_____

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 12,545.09, 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 THIS 27th DAY OF JANUARY 2000.

Notary Public

My Commission Expires: _____

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MSP No.: 066.997123TN (Myers)
Lender Loan No.: 1857325
Property Address: 152 Heritage Trace Drive, Madison, TN 37115
Tax Parcel ID No.: 42-11-0-B;125.00

Mail Tax Notices To and Property Owner:
EMC Mortgage Corporation
909 Hidden Ridge Drive, Suite 200
Irving, TX 75038