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



NAME: Anna Ward, Ida Howard A/K/A Ida A. Stewart A/K/A Ida Moore, Shawn Moore And Rickey Reko Moore

S&K#: 98-1648

LOAN#: 603746

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 20, 1997, recorded in Book 10460, Page 926, Register's Office of DAVIDSON County, Tennessee, Ida Howard Stewart, conveyed to Robert J. Turner, 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 Instrument 200001180006000, 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 March 8, 2000, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 under the Pooling and Servicing Agreement dated as of September 1, 1997, whose address is 4501 Erskine Road Suite 50, Cincinnati, OH 45242, at and for the sum of $39,000.00, 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 The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 under the Pooling and Servicing Agreement dated as of September 1, 1997, 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 The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 under the Pooling and Servicing Agreement dated as of September 1, 1997, 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. 6 on the Map of the Subdivision of Lot No. 3 of the Harding Lytle Tract, of record in Book 547, Page 72, Register's Office for Davidson County, Tennessee.

Said Lot No. 6 fronts 50 feet on the southerly side of Albion Street and runs back between parallel lines 161 feet, more or less, to an alley.

This legal description is identical with that in Deed recorded in Book 10460, Page 926, 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 10460, Page 926, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8091, Page 65 and Final Decree in Book 11632, Page 924, 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 The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 under the Pooling and Servicing Agreement dated as of September 1, 1997, 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 9th day of March, 2000, 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 9th day of March, 2000.

MARTHA F. CALLOWAY NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-20-2004 SHELBY CO. TN

Martha F. Calloway
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 $ 39,000.00, 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 9th day of March, 2000.



Notary Public

PROPERTY ADDRESS: 2211 Albion Street, , Nashville, TN, 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 under the Pooling and Servicing Agreement dated as of September 1, 1997
4501 Erskine Road Suite 50
Cincinnati, OH 45242

S & K #:98-1648
Map & Parcel - 92 3/167