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

Instr:200004070035106 Page: 1 OF 3
REC'D FOR REC 04/07/2000 10:09:02AM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $222.00

NAME: Frank Zandt,
S&K#: 99-0242
LOAN#: 835835

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 20, 1997, recorded in Book 10393, Page 166, Register's Office of DAVIDSON County, Tennessee, Frank Zandt, unmarried, conveyed to D.W. McMackin, 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 200002100013583, 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 April 5, 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 & 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 $60,000.00, 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 & 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 & 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 Antioch, County of DAVIDSON, State of Tennessee, to-wit:

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

Being Lot No. 173 on the Plan of Terragon Trails, Section 3, of record in Book 5050, Page 43, Register's Office for said County.

Said Lot No. 173 fronts 72.24 feet on the southwesterly side of Miners Cove and extends back 132.32 feet on the northwesterly line and 148.4 feet on the southwesterly line to a dead line in the rear measuring 64.62 feet thereon.

This legal description is identical with that in Deed recorded in Book 10393, Page 166, 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 10393, Page 166, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 5805, Page 761 and Quit Claim Deed of record in Book 9577, Page 791, 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 & 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 5th day of April, 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 5th day of April, 2000.

MARTHA F. CALLOWAY NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-20-2004 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 $ 60,000.00, 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 5th day of April, 2000.



Notary Public

PROPERTY ADDRESS: 4724 Miners Cove, , ANTIOCH, TN, 37013

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 & Servicing Agreement Dated As Of September 1, 1997
4501 Erskine Road Suite 50
Cincinnati, OH 45242

S & K #:99-0242
Map & Parcel - 149 9/213