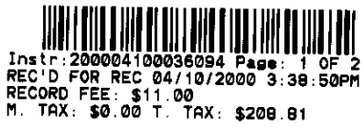
FILE NO.: 066.000359TN\sak
LOAN NO.: 1672229\CONV

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



SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 20, 1986, and recorded in the Register's Office of Davidson County, Tennessee, at Book No. 7088, Page 260, ("Deed of Trust"), Vicky R. Goodman and Roy C. Goodman conveyed to D. Gene Merrill and Frederick E. Brooks, 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 Norwest Bank Minnesota, NA as trustee for Certificate Holders of Saco I, Inc., Series 1999-2; and

WHEREAS, **Norwest Bank Minnesota, NA as trustee for Certificate Holders of Saco I, Inc., Series 1999-2,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 200003160026, Page 800**, 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 3/2/00, 3/9/00, 3/16/00, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 23, 2000, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Instrument No. . Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

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 **Norwest Bank Minnesota, NA as trustee for Certificate Holders of Saco I, Inc., Series 1999-2**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 56,434.43; 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 Norwest Bank Minnesota, NA as trustee for Certificate Holders of Saco I, Inc., Series 1999-2 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 **Norwest Bank Minnesota, NA as trustee for Certificate Holders of Saco I, Inc., Series 1999-2,** 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 Lot No. 2568 Buena Vista Estates, Zone Lot Division of Lots 255-256, as of record in Book 6900, page 118, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to the Grantor (s) by deed of even date being recorded simultaneously herewith. This deed of trust is given to secure payment of a purchase money loan and is made simultaneously with the deed granting the subject property to the borrower.

The last recorded Warranty Deed was filed of record at Book 8173, Page 239, 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 **Norwest Bank Minnesota, NA as trustee for Certificate Holders of Saco I, Inc., Series 1999-2,** 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 23rd day of March, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 23rd day of March, 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

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 SHELBY CO., TN

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 $ 56,434.43, 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 23rd DAY OF MARCH 2000.

Notary Public

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 SHELBY CO., TN

My Commission Expires: _____

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MSP No.: 066.000359TN (Dunlap)
Lender Loan No.: 1672229
Property Address: 3035 Sunnyview Drive, Nashville, TN 37218
Tax Parcel ID No.:

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