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: Loretta F. Watkins,
S&K#: 00-0247
LOAN#: 7002607526



Instr:200005170049460 Page: 1 OF 3
REC'D FOR REC 05/17/2000 8:55:12AM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $360.75

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 19, 1998, recorded in Book 11237, Page 76, Register's Office of DAVIDSON County, Tennessee, Loretta F. Watkins, conveyed to Mary Aronov, 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 200002280019200, 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 May 10, 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 NationsCredit Home Equity Services, whose address is 8120 Nations Way Building 100 Jacksonville, FL 32256, at and for the sum of $97,500.00, 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 NationsCredit Home Equity Services, 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 NationsCredit Home Equity Services, 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. 87 on the Plat of Brook View Estates, Section 2, of record in Plat Book 4460, Page 163, Register's Office for Davidson County, Tennessee to which plat reference is made for a more complete description.

This legal description is identical with that in Deed recorded in Book 11237, Page 76, 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 11237, Page 76, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8884, Page 406, 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 NationsCredit Home Equity Services, 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 15th day of May, 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 15th day of May, 2000.

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

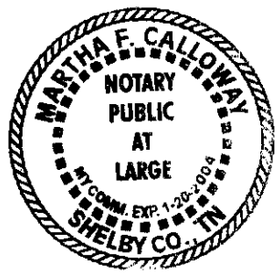
Notary Public

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

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 $ 97,500.00, 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 15th day of May, 2000.



Notary Public

PROPERTY ADDRESS: 536 BROOK VIEW ESTATES DRIVE, , ANTIOCH, TN, 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
NationsCredit Home Equity Services
8120 Nations Way Building 100
Jacksonville, FL 32256

S & K #:00-0247
Map & Parcel - 162 10/87