This instrument prepared by:
Roger A. Stone, Attorney
200 Jefferson Avenue, Suite 1000
Memphis, TN 38103

Instr:20000607006762 Page: 1 OF 2
REC'D FOR REC 06/07/2000 9:32:29AM
RECORD FEE: $11.01
M. TAX: $0.00 T. TAX: $58.97

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 13, 1997, Martha Ann Vinson, a single woman, made and executed to John M. Jordan, a certain deed of trust, conveying to him as trustee, certain property hereinafter fully set forth and described, which said deed of trust is of record in the office of the Register of Davidson County, Tennessee, in Book 10323 Page 247 which was assigned to U. S. Bank National Association fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B in Book 11330, Page 812. Subsequently, STONE, HIGGS & DREXLER, P.C. was appointed substitute trustee in Book 11330, Page 814.

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid in said deed of trust, the owner thereof requested the undersigned to advertise and sell the property conveyed hereby, according to the terms of said deed of trust, and

WHEREAS, in accordance with said request, the property was advertised for sale in ***The Nashville Record***, a newspaper published in Nashville, Davidson County, Tennessee, for three consecutive weeks, such advertisement appearing on May 4, 11, 18, 2000 and giving the time, terms, place of sale and description of the property; and

WHEREAS, at the time, being May 30, 2000, and place being as mentioned in said advertisement, at the front door of the Davidson County Courthouse in Nashville, Tennessee, the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off to U. S. Bank National Association fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B, at and for the sum of $15,939.00 that being the highest and best bid offered; and

NOW, THEREFORE, The undersigned, STONE, HIGGS & DREXLER, P.C., substitute trustee, hereby bargains, sells and conveys unto the said U. S. Bank National Association fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B for $15,939.00 the property above mentioned and now fully described as follows:

Situated in Davidson County, Tennessee, to wit:

The westerly 50 feet of Lot No. 6 on the Map of the subdivision of Lots 8, 9, and 10 of Boyd McNairy tract, as of record in Book 21, Page 93, Register's Office of Davidson County, Tennessee.

Said part of Lot No. 6 fronts 50 feet on the southerly side of Booker, formerly Harding Street and runs back 192.8 feet, more or less, on the easterly line and 193 feet on the westerly line to an alley, measuring 50 feet thereon.

This being the same property conveyed to Claudette Vaughn by Quit Claim Deed from Monte D. Watkins, Trustee recorded in Book 11338, Page 713 of said Register's Office.

Parcel No. 92-07-245.00

And the said STONE, HIGGS & DREXLER, P.C., Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under it, but not further or otherwise.

The proceeds of sale have been disbursed, as follows:

Advertising charges	$ 249.00
Title Search	94.00
Transfer fee	58.98
Recording fees	11.00
Attorney fee and substitute trustee fee	600.00

IN WITNESS WHEREOF, the said STONE, HIGGS & DREXLER, P.C., substitute trustee, has hereunto set its hand and seal this 1 day of June, 2000.

STONE, HIGGS & DREXLER, P.C.

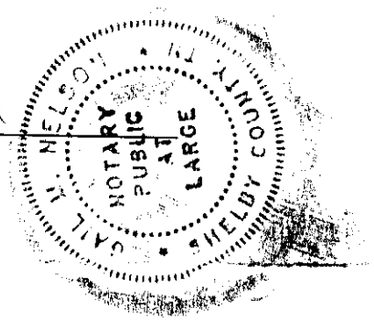
BY: _____ TITLE: President
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me a notary public in and for said state and county, personally appeared Roger A. Stone with whom I am personally acquainted and who upon oath acknowledged himself to be the president of STONE, HIGGS & DREXLER, P.C., the within named bargainor, a corporation, and that he as such president, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as president.

Witness my hand and seal this 1 day of June, 2000.

Gail M. Nelson
Notary Public



My Commission Expires:

3-27-01

Property known as: 2321 Booker Street, Nashville, Tennessee

Property owner & address/
Mail Tax Notice to:
U. S. Bank National Association fka First Bank National Association, as Trustee under the Pooling and Servicing Agreement dated March 14, 1997, for Cityscape Home Equity Loan Trust 1997-B
c/o Wilshire Credit Corporation
P. O. Box 8517
Portland, OR 97207-8517

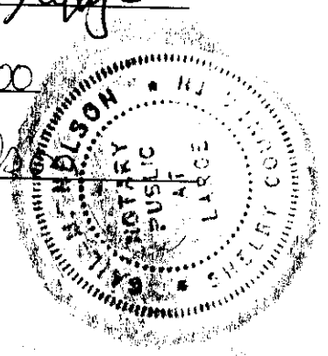
STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is, $15,939.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me this the 1 day of June, 2000.

Gail M. Nelson
Notary Public



My Commission Expires: 3-27-01

fore/vinsondeed