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:200006190060789 Page: 1 OF 6
REC'D FOR REC 06/19/2000 1:18:50PM
RECORD FEE: $27.00
M. TAX: $0.00 T. TAX: $665.63

NAME: Charles T. Cline,
S&K#: 99-1019
LOAN#: 8044024803

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 10, 1997, recorded in Book 10406, Page 7, Register's Office of DAVIDSON County, Tennessee, Chares T. Cline and wife, Brenda Lee Cline, conveyed to John Lowe, 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 Book 11544, Page 791, 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 June 14, 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 First Bank National Association, TR U/A dtd 6-1-97 (EQCC Home Equity Loan Trust 1997-2), whose address is 10401 Deerwood Park Blvd. MC FL9-015-02-14, Jacksonville, FL 32256, at and for the sum of $179,900.00, 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 First Bank National Association, TR U/A dtd 6-1-97 (EQCC Home Equity Loan Trust 1997-2), 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 First Bank National Association, TR U/A dtd 6-1-97 (EQCC Home Equity Loan Trust 1997-2), 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. 300, on the Plan of West Meade Farms, Inc. Section L, As of record in Plat Book 2133, Page 53, Register's Office for Davidson County, Tennessee, to which said plat reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 10406, Page 7, 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 10406, Page 7, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7622, Page 644, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

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 First Bank National Association, TR U/A dtd 6-1-97 (EQCC Home Equity Loan Trust 1997-2), 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 14th day of June, 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 14th day of June, 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 $ 179,900.00, 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 14th day of June, 2000.



Notary Public

PROPERTY ADDRESS: 622 BROOK HOLLOW ROAD, , NASHVILLE, TN, 37205

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, TR U/A dtd 6-1-97 (EQCC Home Equity Loan Trust 1997-2)
10401 Deerwood Park Blvd. MC FL9-015-02-14
Jacksonville, FL 32256

S & K #:99-1019
Map & Parcel - 115 11 80

LAW OFFICE OF SHAPIRO & KIRSCH, L. L. P.
6750 LENOX CENTER COURT
MEMPHIS, TENNESSEE 38115
(901) 767-5566

April 27, 2000

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 525 764 549

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 622 BROOK HOLLOW ROAD
Property Owner(s): Cline, Charles T.,
S & K #99-1019

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for EQUICREDIT CORPORATION OF AMERICA, I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by First Bank National Association, TR U/A dtd 6-1-97 (EQCC Home Equity Loan Trust 1997-2).

The legal description of the property is:

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

Being Lot No. 300, on the Plan of West Meade Farms, Inc. Section L, As of record in Plat Book 2133, Page 53, Register's Office for Davidson County, Tennessee, to which said plat reference is hereby made for a more particular description of said property.

Your Notice of Tax Lien was filed: Instrument No. 20000317002776

County: DAVIDSON
Date: March 17, 2000
District:

and has Account Number: [redacted]-4970 and [redacted]-4970

The foreclosure will be held for cash:

Place: DAVIDSON County Courthouse
Date: June 14, 2000
Time: 10:00 a.m.

The approximate amount of the principal obligation including interest is $177,745.26.

The approximate expenses will be:

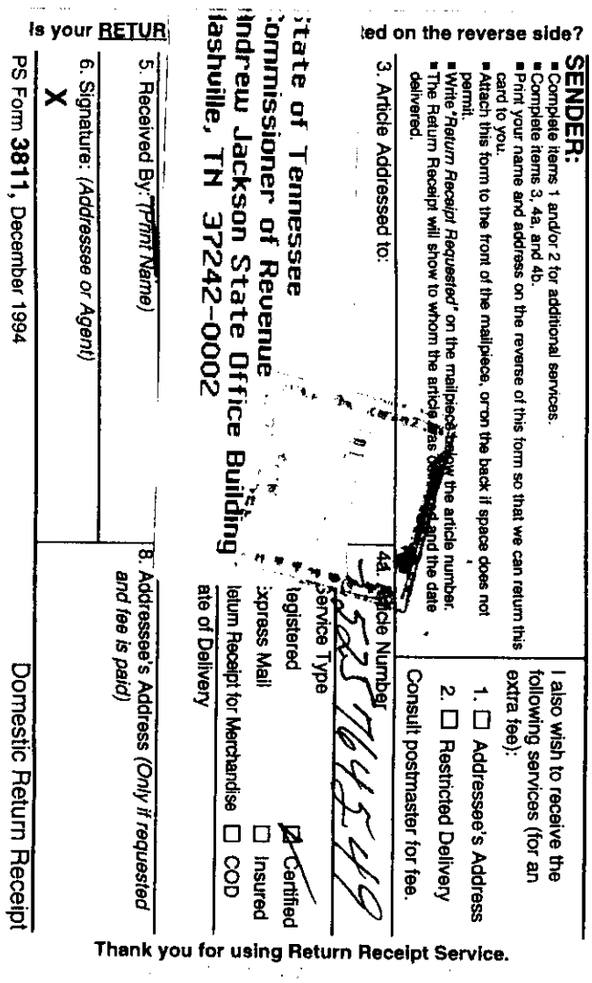
Advertisement	$450.00
Attorney fee	$550.00
Recording	$ 24.00

Please advise immediately of any problems or objections. Also, please reference our file number on any correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Encl.
cc: EQUICREDIT CORPORATION OF AMERICA



Is your RETUR
ed on the reverse side?

SENDER:
- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:
State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

4a. Article Number
Z 525 764 549

4b. Service Type
☐ Registered ☐ Certified
☐ Express Mail ☐ Insured
☐ Return Receipt for Merchandise ☐ COD

7. Date of Delivery

I also wish to receive the following services (for an extra fee):
1. ☐ Addressee's Address
2. ☐ Restricted Delivery
Consult postmaster for fee.

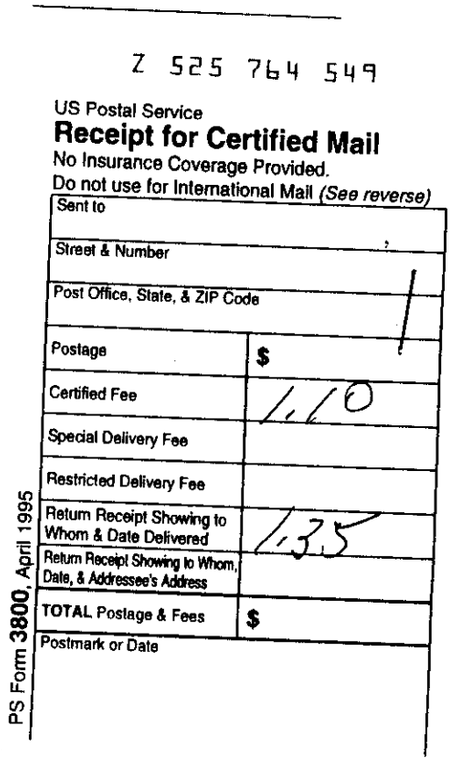
5. Received By: (Print Name)

6. Signature: (Addressee or Agent)
X

8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1994 Domestic Return Receipt

Thank you for using Return Receipt Service.



Z 525 764 549

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided.
Do not use for International Mail *(See reverse)*

Sent to	
Street & Number	
Post Office, State, & ZIP Code	
Postage	$
Certified Fee	1.10
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.35
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$
Postmark or Date	

PS Form 3800, April 1995

99-1019

REVENUE ENFORCEMENT DIVISION

6-14-00

DON SUNDQUIST
Governor

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

RUTH E. JOHNSON
Commissioner

May 4, 2000

Joe M. Kirsch
Shapiro & Kirsch, LLP
6750 Lenox Court, Suite 202
Memphis, TN 38115

Re: Foreclosure Sale of Property Owned by: **Charles T. & Brenda Cline**

Entity Number: **0004-448524970 / 14009819-S**

Dear Mr. Kirsch:

This is in reference to your letter dated April 27, 2000 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest that is due as of **June 14, 2000** is **$847.07**.

After the sale, please furnish me with an accounting of the sale (closing statement), and I will release the State's tax lien on the property sold. I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Pete Swift, Revenue Enforcement Manager
Nashville Administrative Office
Revenue Enforcement Division

PS/jes