#154.90

Instr:200008140080086 Page: 1 OF 2
REC'D FOR REC 08/14/2000 10:15:10AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $143.90

This Instrument was prepared by: Crislip, Philip & Associates, 147 Jefferson Ave., Ste. 300, Memphis, TN (901) 525-2427

SUBSTITUTE TRUSTEE'S DEED

On the 25th day of November, 1997, **SARAH MATLEE MITCHELL** executed a Deed of Trust to John Lowe as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 10705, Page 756, and re-recorded in Book 10779, Page 31** and Paul N. Royal of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as **Instrument No. 200005080046026.**

The property is known as 1619 Heiman Street, Nashville, Tennessee 37208 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in **The Nashville Record** newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on May 19, May 25, and June 1, 2000. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was **Friday, June 9, 2000 at 12:00 noon. At which time the sale was adjourned to Friday, July 23, 2000 at 12:00 noon,** and at the place mentioned in the advertisement which was the South Lobby 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 and sold to **U. S. Bank National Association, f/k/a First Bank National Association, TR U/A dated 5/1/98 (EQCC Home Equity Loan Trust 1998-1)** for the sum of $38,892.00, which was the highest and best valid bid offered, and the purchaser, **U. S. Bank National Association, f/k/a First Bank National Association, TR U/A dated 5/1/98 (EQCC Home Equity Loan Trust 1998-1)** has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **U. S. Bank National Association, f/k/a First Bank National Association, TR U/A dated 5/1/98 (EQCC Home Equity Loan Trust 1998-1)**, the property above mentioned and now more fully described as follows:

The following tract or parcel of land lying and being in the County of Davidson, and State of Tennessee, which is described as follows:

Being the Easterly thirty-one feet of Lot No. 21 on the map of Bransford Realty Company's Subdivision of Lots Nos. 1 and 3 and part of Lot No. 2 of the James Hamilton tract, of record in Book 332, page 166, of the Register's Office for Davidson County, Tennessee.

Said part of said Lot No. 21 fronts 31 feet on the Southerly side of Heiman Street, and run back between lines 153.5 feet, more or less, to an alley.

Being the property described by deed of record in Book 6592, Page 310, in the Register's Office for Davidson County, TN.

Parcel No. 81-15-412.00

The said Paul N. Royal, 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 him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

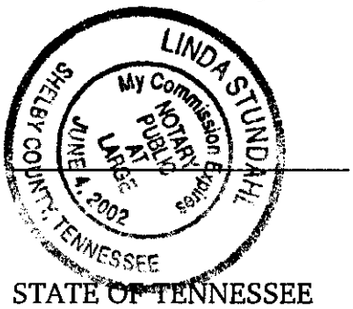
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 23rd day of June, 2000.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 23rd day of June, 2000, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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 at office the day and year above written.



NOTARY PUBLIC

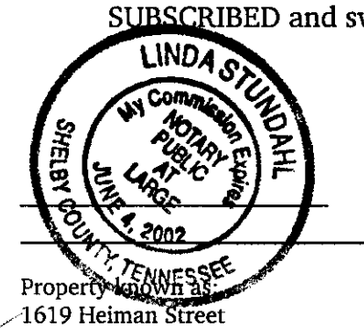
AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, $38,892.00, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 23rd day of June, 2000.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
1619 Heiman Street
Nashville, TN 37208

GRANTEE (new owner) & Send Tax Notice to:
EQUICREDIT CENTER
10401 Deerwood Park Blvd.
MC FL9-015-02-14
Jacksonville, FL 32256

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
147 JEFFERSON AVE., SUITE 300
MEMPHIS, TN 38103
(901) 525-2427