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: Bennie Sue Harris,
S&K#: 98-1381
LOAN#: UPB#5865745

Davidson County DEEDTRS
Recvd: 09/20/00 11:07 3pgs
Fees:15.00 Taxes:296.00
20000920-0093514

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 24, 1997, recorded in Book 10711, Page 887, and re-recorded at Book 11566, Page 239, Register's Office of DAVIDSON County, Tennessee, Robert M. Harris, Sr. & Bennie Sue Harris
, conveyed to James A. Crislip, 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 200002100013600, 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 September 13, 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 EMC Mortgage Coporation, whose address is MacArthur Ridge II, 909 Hidden Ridge Drive, #200, Irving, Texas 75038, at and for the sum of $80,000.00, 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.

WHEREAS, the said EMC Mortgage Corporation has assigned its interests in the said property to Universal Portfolio Buyers Inc. II, its successors and assigns; and,

NOW, THEREFORE, in consideration of the premises and the payment by Universal Portfolio Buyers Inc. II, 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 Universal Portfolio Buyers Inc. II, 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. 164, on the Plan of Dalewood, Section III, as shown on plat of record in Plat Book 1835, Page 20, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Said Lot No. 164 Fronts 78 feet on the westerly side of Ravenswood Drive and runs back between parallel lines 168.2 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 10711, Page 887, and re-recorded at Book 11566, Page 239, 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 10711, Page 887, and re-recorded at Book 11566, Page 239, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8179, Page 384, Register's Office for DAVIDSON County, Tennessee.

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

Subject to notice of Lien by the Metropolitian Government of Nashville and Davidson County, Tennessee, recorded in Book 11673, Page 482, Register's Office Davidson County Tennessee.

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 Universal Portfolio Buyers Inc. II, 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 September, 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 September, 2000.

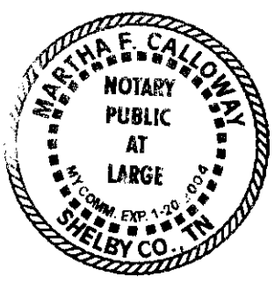
MARTHA F. CALLOWAY NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-20-2004 SHELBY CO. TN

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 $ 80,000.00, 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 September, 2000.



Notary Public

PROPERTY ADDRESS: 2212 Ravenwood Drive, , Nashville, TN, 37216

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Universal Portfolio Buyers Inc. II
231 East Avenue
Albion, NY 14411-1678

S & K #:98-1381
Map & Parcel - 72 8 231