This Instrument prepared by:
Crislip, Philip & Associates
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427

Davidson County DEEDTRS
Recvd: 01/12/01 08:37 2pgs
Fees:11.00 Taxes:269.73
20010112-0003797

(8790083839)

SUBSTITUTE TRUSTEE'S DEED

On the 1st day of July, 1999, VINCENT MINERY, and wife, GENORA MINERY executed a Deed of Trust to TransContinental Title as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in BOOK 11568, PAGE 407 and Paul N. Royal of Shelby County, Tennessee was substituted in its place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as Instrument No. 20001107-0110404.

The property is known as 108 Robert Yoest Drive, Antioch, Tennessee 37013 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 November 23, November 30, and December 7, 2000. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, December 15, 2000 at 12:00 o'clock noon, and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse at the South steps 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 EquiCredit Corporation of America, at and for the sum of $72,900.00, which was the highest and best valid bid offered, and the purchaser, EquiCredit Corporation of America, 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 EquiCredit Corporation of America, the property above mentioned and now more fully described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 59, ON THE PLAN OF BESS ESTATES, SECTION II, AS OF RECORD IN BOOK 4675, PAGE 5, REGISTER'S OFFICE FOR SAID COUNTY, IN WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

This being the same property described by deed of record in Book 10414, Page 470 in the Register's Office of Davidson County, Tennessee.

Parcel No. 162-07-114.00

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.

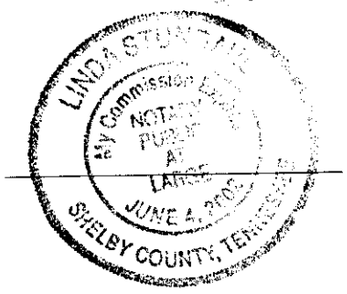
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 15th day of December, 2000.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 15th day of December, 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.



Linda Stundahl
NOTARY PUBLIC

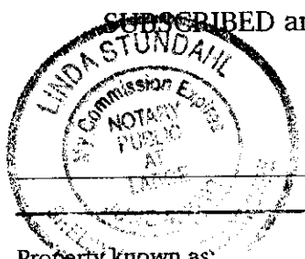
AFFIDAVIT OF VALUE

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 $72,900.00 which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

P L R
AFFIANT

SUBSCRIBED and sworn to before me this 15th day of December, 2000.



Linda Stundahl
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
108 Robert Yoest Drive
Antioch, TN 37013

GRANTEE (New owner) &
Send Tax Notice to:
EQUICREDIT CENTER
10401 Deerwood Park Blvd.
Jacksonville, FL 32256

This Instrument prepared by:
Crislip, Philip & Associates
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427