THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

Davidson County DEEDTRS
Recvd: 06/26/01 16:26 3pgs
Fees:14.00 Taxes:81.40
20010626-0067768

NAME: Frances Burton
And Nicole Watts
S&K#: 01-0833
LOAN#: 463182

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 30, 1996, recorded in Book 10315, Page 242, Register's Office of DAVIDSON County, Tennessee, Frances Burton and Nicole Watts both unmarried persons, conveyed to Allen D. Wykle & Mary Frances Rudy, 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 20010427-0042556, 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 20, 2001, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; 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 The Chase Manhattan Bank, as Tustee of IMC Home Equity Loan Trust 1997-3 under the pooling & servicing agreement dated as of June 1, 1997, whose address is 5901 East Fowler, Tampa, FL 33617-2362, at and for the sum of $22,000.00, 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.

NOW, THEREFORE, in consideration of the premises and the payment by The Chase Manhattan Bank, as Tustee of IMC Home Equity Loan Trust 1997-3 under the pooling & servicing agreement dated as of June 1, 1997, 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 The Chase Manhattan Bank, as Tustee of IMC Home Equity Loan Trust 1997-3 under the pooling & servicing agreement dated as of June 1, 1997, 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, Tennesse to wit;

Being Lot Number 174 on the Plan of Neill S. Brown Addition to East Nashville, as of record in Book 57, Page 50, Register's Office for said County, to which plat reference is hereby made of a more particular description of said property.

This legal description is identical with that in Deed recorded in Book 10315, Page 242, 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 10315, Page 242, Register's Office of DAVIDSON County, Tennessee.

The last quit claim deed of record is Quit Claim Deed, recorded in Book 10042, Page 617, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

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 The Chase Manhattan Bank, as Tustee of IMC Home Equity Loan Trust 1997-3 under the pooling & servicing agreement dated as of June 1, 1997, 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 June 20, 2001.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 20, 2001, 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 on the day and year above written.

11/20/04
My commission expires:

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

Notary Public

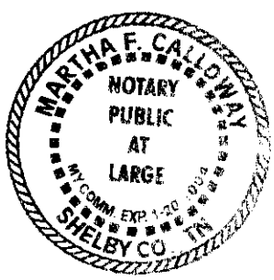
I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $22,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on June 20, 2001.

1/20/04
My commission expires:

Notary Public



PROPERTY ADDRESS: 304 NORTH 9TH STREET, , NASHVILLE, TN, 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Chase Manhattan Bank, as Tustee of IMC Home Equity Loan Trust 1997-3 under the pooling & servicing agreement dated as of June 1, 1997
5901 East Fowler
Tampa, FL 33617-2362

S & K #:01-0833
Map & Parcel - 82-12/107