#602 (5055587)

Davidson County DEEDTRS
Recvd: 08/01/01 12:36 4pgs
Fees:23.00 Taxes:259.05
20010801-0081471

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

SUBSTITUTE TRUSTEE'S DEED

282 05

On the 29th day of October, 1997 ROBERT W. HALL executed a Deed of Trust to Robbie L. McLean as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **BOOK 10678, PAGE 102** and Paul N. Royal of Shelby County, Tennessee was substituted in her place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as **Instrument No. 20010417-0037289.**

The property is known as 11 Music Square East **#602**, Nashville, Tennessee 37203 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 24, May 31, and June 7, 2001. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, July 13, 2001 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 **Bankers Trust Company of CA, NA as Trustee for UCFC Loan Trust 1997-D**, at and for the sum of **$70,014.00**, which was the highest and best valid bid offered, and the purchaser, **Bankers Trust Company of CA, NA as Trustee for UCFC Loan Trust 1997-D**, 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 **Bankers Trust Company of CA, NA as Trustee for UCFC Loan Trust 1997-D**, the property above mentioned and now more fully described as follows:

Land in Davidson County, Tennessee, being Unit No. 602 of Spence Manor Condominiums created under Title 66, Chapter 27, Section 101, et seq., as amended, Tennessee Code Annotated, as established by a Master Deed of record in Book 6794, Page 219, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the common elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made for the Plat of Spence Manor Condominium as set forth in Exhibit A-2 of said Master Deed for a more complete identification and description of such Unit.

This being the same property described by deed of record in Book 9731, Page 354, in the Register's Office of Davidson County, Tennessee.

Parcel No. 93-13-0-A-602.00

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.

NOTICE: This sale and conveyance is subject to a Federal Tax Lien which was recorded in the Register's Office of Davidson County, Tennessee in as Instrument No. 20000918-0092514. Notice of the Trustee's foreclosure sale has been given to the Internal Revenue Services as provided for in 26 § U.S.C. 7425 (b). Under the provisions of 26 § U.S.C. 7425 (d) (1), the United States has the right to pre-empt the purchaser for a period of 120 days. A copy of the notice sent and response received is attached as Exhibit "A".

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

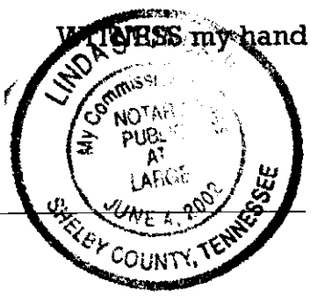
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 13th day of July, 2001.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 13th day of July, 2001, 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.



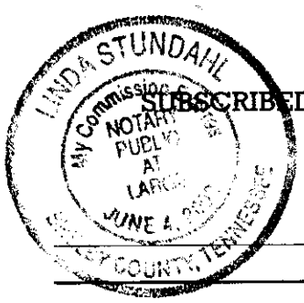
NOTARY PUBLIC

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 **$70,014.00**, 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 13th day of July, 2001.

NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
11 Music Square East #602
Nashville, TN 37203

GRANTEE (New owner) &
Send Tax Notice to:
Bankers Trust Company of CA, NA
c/o EMC Mortgage Corporation
P.O. Box 141358
Irving, TX 75014-1358

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

Crislip, Philip & Associates

Attorneys at Law
John B. (Bucky) Philip
Associates:
Paul N. Royal
James A. Crislip, Jr.
Benjamin T. Wages

Office Manager
Linda Stendahl

4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117

Office: *(901) 525-2437*
Facsimile *(901) 253-9306*
E-Mail: *jbp@crislipphilip.com*

James A. Crislip (1926-1998)

May 14, 2001

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7000 0520 0017 7712 5352

ATTN: P. JACKSON
INTERNAL REVENUE SERVICE
Rm 285 US Courthouse
801 Broadway STOP 53
Nashville, Tennessee 37203

ATTN: SPECIAL PROCEDURES

RE: FORECLOSURE SALE
Bankers Trust Company of California NA as Trustee. vs.
Robert W. Hall, 11 Music Square East #602, Nashville, TN
Liens recorded as Vol: 20000918-0092514
Serial No. 620053394

Dear Sir/Madam:

A foreclosure property report reveals Federal tax liens filed against Bobby Hall. The mortgage held by Bankers Trust Company of California NA as Trustee, was executed by Robert W. Hall. We are giving this notice as a precaution only.

We are commencing foreclosure on real estate owned by Robert W. Hall, 11 Music Square East #602, Nashville, Tennessee, being more particularly described as follows:

See attached Exhibit "A"

We do not have an abstract but a foreclosure reference reveals Robert W. Hall, acquired the property by deed dated 10/29/97 and recorded as Book 10678,Page 102, in the Register's Office of Davidson County, Tennessee.

A mortgage is held by Bankers Trust Company of California N.A. as Trustee dated 10/29/97 and recorded as Book: 10678, Page: 102, Register's Office of Davidson County, Tennessee. The balance owed is set out below. **A copy of the Deed of Trust is enclosed.**

The next instrument of record is a mortgage held by Jeffrey A. Greene, dated 2/17/98, and recorded as Book: 10821, Page 159 in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

The next instrument of record is a Federal Tax Lien, Internal Revenue Service. The pertinent information is as follows:

Instrument	Date Filed	Serial No.	Identifying No.	Amount
20000918-0092514	9/18/00	620053394	[redacted]	$8,064.65

We are enclosing two (2) copies of the Federal Tax Lien of record.

We do not have a current appraisal and the current value is unknown. Our client does not desire to venture an opinion.

The amount due our client is approximately $85,952.96 and is broken down as follows:

Balance	$84,907.96
Attorney's Fee & Trustee's Fee (Est.)	500.00
Publication (Approx.)	400.00
Foreclosure Reference	125.00
Miscellaneous	20.00

We are commencing to advertise and sale the above property for cash to the highest and best bidder at a Trustee's Foreclosure Sale to be held on Friday, July 13, 2001 at 12:00 o'clock noon at the southwest corner of the Davidson County Courthouse, Nashville, Tennessee.

The notice requirements of 26 U.S.C § 7425 (b) is being complied with.

We trust the foregoing complies with the requirements of 26 U.S.C. §7425 and the subsections thereof and that you will see your way clear to consent to the sale of this property free of the Federal Tax Liens.

Very truly yours,

John B. Philip
/ddm

Enc.

EXHIBIT "A"

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

Compliance
Policy Program
Support

May 21, 2001

Crislip, Philip & Associates
4515 Poplar Avenue, Suite 322
Memphis, TN 38117

Dear Mr. Philip:

This is to acknowledge receipt of your correspondence dated May 14, 2001 regarding Bobby Hall, 11 Music Square East #602, Nashville, TN 37214, TIN408-68-4444. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown below.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487, by calling 1-800-TAX-FORM. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact P. Jackson, badge number 62-09322, telephone number, (615)250-5749, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

William R. Walsh
Technical Support Group Manager

Enclosure