FILE NO.: 066.A10128TN\sms
LOAN NO.: 5123930\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 10/18/01 14:56 3pgs
Fees:18.00 Taxes:56.61
20011018-0113934

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 13, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Book 11072, Page 576, ("Deed of Trust"), Ann D.Morrow conveyed to James A. Crislip, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to UCFC loan trust 1998-C, created pursant to a pooling and servicing agreement, dated as of September 1, 1998, among UCFC Acceptance Corporation, as depositor, United Companies Lending Corporation, as servicer, and Bankers Trust Company of California, N.A. as trustee; and

WHEREAS, **UCFC Loan Trust 1998-C, created pursant to a Pooling and Servicing Agreement, dated as of September 1, 1998, among UCFC Acceptance Corporation, as Depositor, United Companies Lending Corporation, as Servicer, and Bankers Trust Company of California, N.A. as Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200109050096482,** in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 8/23/01, 8/30/01 and 9/6/01, in THE NASHVILLE RECORD, by which advertisement the sale was held on September 13, 2001, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **UCFC Loan Trust 1998-C, created pursant to a Pooling and Servicing Agreement, dated as of September 1, 1998, among UCFC Acceptance Corporation, as Depositor, United Companies Lending Corporation, as Servicer, and Bankers Trust Company of California, N.A. as Trustee**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 15,300.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by UCFC Loan Trust 1998-C, created pursant to a Pooling and Servicing Agreement, dated as of September 1, 1998, among UCFC Acceptance Corporation, as Depositor, United Companies Lending Corporation, as Servicer, and Bankers Trust Company of California, N.A. as Trustee as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **UCFC Loan Trust 1998-C, created pursant to a Pooling and Servicing Agreement, dated as of September 1, 1998, among UCFC Acceptance Corporation, as Depositor, United Companies Lending Corporation, as Servicer, and Bankers Trust Company of California, N.A. as Trustee,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

A certain tract or parcel of land in Davidson County, Tennessee described as follows: to wit:

Land in Davidson County, Tennessee being Lot No. 92 on the map of Falconer and Ashcraft's Subdivision of Lots Nos. 18 and 19 of the Boyd McNairy Tract as of record in Book 57, page 121, Register's Office for Davidson County, Tennessee.
Said Lot No. 92 fronts 36 feet on the northerly side of Hamilton Street runs back between parallel lines 106 feet to an alley.
Being the same property conveyed to James A. Morrow and wife Ann D. Morrow by Warranty Deed from Mabel Burkhalter, trustee dated November 2, 1967, and recorded October 20, 1977 in Book 5212, page 165, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 5212, Page 165, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **UCFC Loan Trust 1998-C, created pursant to a Pooling and Servicing Agreement, dated as of September 1, 1998, among UCFC Acceptance Corporation, as Depositor, United Companies Lending Corporation, as Servicer, and Bankers Trust Company of California, N.A. as Trustee,** its successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 13th day of September, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 13th day of September, 2001, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, 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 the day and year above written.

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO., TN

Notary Public

My Commission Expires: 4-1-03

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 15,300.00, 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 THIS 13th DAY OF SEPTEMBER 2001.

TRACY L. SHARP NOTARY PUBLIC AT LARGE SHELBY CO., TN

Notary Public

My Commission Expires: 4-1-03

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MSP No.: 066.A10128TN (Morrow)
Lender Loan No.: 5123930
Property Address: 2520 Booker Street, Nashville, TN 37208
Tax Parcel ID No.: 92-06;495.00

Mail Tax Notices To and Property Owner:
EMC Mortgage Corporation
909 Hidden Ridge Drive, Suite 200
Irving, TX 75038