FILE NO.: 066.A13022TN\CMS
LOAN NO.: 5123864\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: 12/07/01 11:58 3pgs
Fees:18.00 Taxes:130.43
20011207-0135034

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 26, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 11101, Page 920, ("Deed of Trust"), Ruby J. Moore 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 servcier, and Bankers Trust Company of California, N.A. 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 servcier, and Bankers Trust Company of California, N.A. Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200111130124314,** 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 10/25/01, 11/01/01 and 11/08/01, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 15, 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 servcier, and Bankers Trust Company of California, N.A. Trustee**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 35,251.05; 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 servcier, and Bankers Trust Company of California, N.A. 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 servcier, and Bankers Trust Company of California, N.A. Trustee,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 88, on the Map of Sharpe & Horn's First Addition, of record in Book 57, page 152 Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.
Being the same property conveyed to Ruby R. Jones and husband, Willie R. Jones by deed from Randall Thompson of record in Book 7287, page 813, Register's Office for Davidson County, Tennessee. Willie Robert Jones having since Quitclaimed his interest to Ruby R. Jones of record in Book 9679, page 477, in said Register's Office.

The last recorded Warranty Deed was filed of record at Instrument No. 9679, Page 477, 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 servcier, and Bankers Trust Company of California, N.A. 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 27th day of November, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of November, 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.

Judy B. McKeown
Notary Public

My Commission Expires: My Commission Expires Dec. 14, 2004

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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 $ 35,251.05, 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 27th DAY OF NOVEMBER 2001.

Judy B. McKeown
Notary Public

My Commission Expires: My Commission Expires Dec. 14, 2004

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MSP No.: 066.A13022TN (Moore)
Lender Loan No.: 5123864
Property Address: 1022 Stainback Ave, Nashville, TN 37207
Tax Parcel ID No.: 82-03; 340.00

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