This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tn 38117
(901) 525-2427
8044046046)

SUBSTITUTE TRUSTEE'S DEED

On the 30th day of April, 1998, **NAOMI C. TUREK** executed a Deed of Trust to William D. Castleman as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in BOOK **10926,PAGE 261** and Benjamin T. Wages of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as **Instrument No. 20010622-0066518.**

The property is known as 506 Monica Avenue, Goodlettsville, Tennessee 37072 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 July 26, August 2, and August 9, 2001, Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, August 17, 2001 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby 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** for the sum of $96,929.20, 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, Benjamin T. Wages, 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:

Being Lot No.51 on the Plan of Gatewood, Section I, of record in Book 3300, Pages 47-52, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the property described by deed of record Book 10926 Page 249, in the Register's Office for Davidson County, TN.

Parcel No.34-05-44.00

The said Benjamin T. Wages, 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.

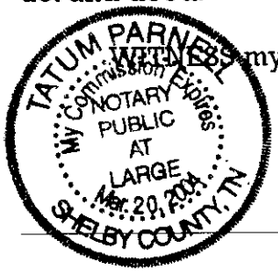
IN WITNESS WHEREOF, the said Benjamin T. Wages, Substitute Trustee, has hereunto set his hand this 17th day of August, 2001.

Davidson County DEEDTRS
Recvd: 12/29/01 08:11 2pgs
Fees:13.00 Taxes:358.64
20011229-0144297

BENJAMIN T. WAGES, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 17th day of August, 2001, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Benjamin T. Wages, 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.

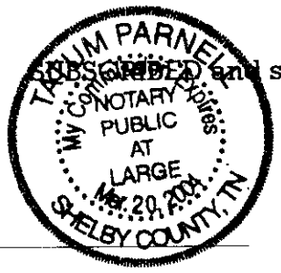
Tatum Parnell
NOTARY PUBLIC

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, $96,929.20, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

Benjamin T. Wages
AFFIANT



SUBSCRIBED and sworn to before me this 17th day of August, 2001.

Tatum Parnell
NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
506 Monica Avenue
Goodlettsville, Tennessee 37072

GRANTEE (new owner) & Send Tax Notice to:
EquiCredit Corporation of America
c/o EQUICREDIT CENTER
10401 Deerwood Park Blvd.
Jacksonville, FL 32256

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