This Instrument prepared by:
Crislip, Philip & Associates
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427
8044040569)

SUBSTITUTE TRUSTEE'S DEED

On the 21st day of June, 1999, **DAVID L. WILLIAMS** executed a Deed of Trust to John Lowe as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 11552, Page 610,** and Paul N. Royal 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. 20010725-0078844.**

The property is known as 813 Delray Drive, Nashville, Tennessee 37209 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 August 2, August 9, and August 16, 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 31, 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 **U. S. Bank National Association, f/k/a First Bank National Association, TR U/A dated 8-01-99 (EQCC Home Equity Loan Trust 1999-3)** for the sum of $54,900.00, which was the highest and best valid bid offered, and the purchaser, **U. S. Bank National Association, f/k/a First Bank National Association, TR U/A dated 8-01-99 (EQCC Home Equity Loan Trust 1999-3)** 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 **U. S. Bank National Association, f/k/a First Bank National Association, TR U/A dated 8-01-99 (EQCC Home Equity Loan Trust 1999-3)**, the property above mentioned and now more fully described as follows:

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

Being Lot No. 73 on the Revised Plan of Section One, Morrow Meadows, as of record in Book 2083, Page 105, Register's Office for Davidson County, Tennessee.

Said Lot fronts 49.96 feet on the west side of Delray Drive and runs back between lines, 148.3 feet on the northerly line and 160 feet on the south line, to a dead line in the rear on which it measure 54 feet.

Being the property described by deed of record in Book 10632, Page 398, in the Register's Office for Davidson County, TN.

Parcel No. 91/10/340.00

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 Shelby County, Tennessee in Book 8467 Page 93. 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 31st day of August, 2001.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

Davidson County DEEDTRS
Recvd: 12/29/01 08:12 4pgs
Fees:23.00 Taxes:203.13

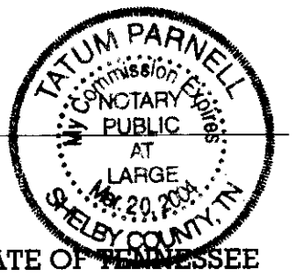
20011229-0144298

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 31st 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 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.

Tatum Parnell
NOTARY PUBLIC



AFFIDAVIT OF VALUE

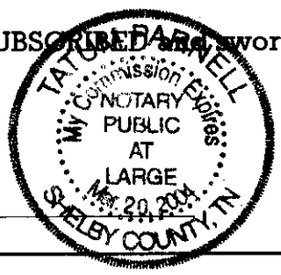
STATE OF TENNESSEE
COUNTY OF SHELBY

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, $54,900.00, 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 31st day of August, 2001.

Tatum Parnell
NOTARY PUBLIC



FOR REGISTER'S USE ONLY

Property known as:
813 Delray Drive
Nashville, TN 37209

GRANTEE (new owner) & Send Tax Notice to:
U.S. Bank National Association
c/o EQUICREDIT CENTER
10401 Deerwood Park Blvd.
MC FL9-015-02-14
Jacksonville, FL 32256

This instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
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(901) 525-2427

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James A. Crislip (1926-1998)

August 1, 2001

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7000 0520 0017 7711 3908

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

RE: FORECLOSURE SALE
U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 08-01-99 (EQCC Home Equity Loan Trust 1999-3) v. David L. Williams
Real property located at 813 Delray Drive, Nashville, Tennessee 37209
Lien recorded in Book 8467, Page 93
Identifying No. 410-80-3690
Serial Number: 629165330

Dear Sir/Madam:

A foreclosure reference revealed a Federal tax lien filed against David L. Williams (SS#: [redacted]), 813 Delray Drive, Nashville, TN 37209. We are not sure that this is one and the same David L. Williams (SS#: [redacted]) as our client's customer, but we are giving this notice as a precaution.

We are commencing foreclosure on real estate owned by a David L. Williams located at 813 Delray Drive, Nashville, TN. The property is more particularly described as follows:

See attached "Exhibit A"

We do not have an abstract but a foreclosure reference reveals David L. Williams acquired the property by deed dated 10/03/97 recorded in Book 10632, Page 398, in the Register's Office of Shelby County, Tennessee.

The first instrument of record is a mortgage held by U.S. Bank National Association, f/k/a First Bank National Association, TR U/A dtd 08-01-99 (EQCC Home Equity Loan Trust 1999-3) dated 07/01/99 and is recorded in Book 11552, Page 610 in the Register's Office for Shelby County, Tennessee. The balance is set out below. **A copy of the** Deed of Trust is enclosed.

tabbies
EXHIBIT "A"

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

Instrument No.	Date Filed	Serial No.	Identifying No.	Amount
Book 8467, Page 93	10/21/91	629165330	410-80-3690	$5,290.63

This lien is filed against David L. Williams.

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

The last instrument of record is a judgment lien held by First Tennessee Bank in the original amount of $9,665.13, filed against David Williams and Wanda Hudson, dated 05/08/01, and recorded as Instrument No. 20010508004771**4**, in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

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 $65,446.71 and is broken down as follows:

Balance	$63,726.71
Attorney's Fee & Trustee's Fee (Est.)	1,000.00
Publication (Approx.)	500.00
Foreclosure Reference	200.00
Miscellaneous	20.00

We are commencing to advertise sale of the above property for cash to the highest and best bidder at a Trustee's Foreclosure Sale to be held on **Friday, August 31, 2001** at 12:00 noon at the South Lobby of the Davidson County Courthouse, Nashville, Tennessee, and at the South Steps thereof.

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 Lien.

Very truly yours,

John B. Philip
/tp
Enc.
cc: EquiCredit Corporation

G:\wp51\U.R.S.TAX LIEN LETTERS\DAVID WILLIAMS.wpd

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

August 7, 2001

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

Dear Mr. Philip,

This is to acknowledge receipt of your correspondence dated August 1, 2001. Your notice of foreclosure is considered inadequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code. The information checked below was not furnished in accordance with current regulations.

- ☐ The name and address of the person submitting the notice of sale.

- ☐ A copy of each Federal Tax Lien affecting the property to be sold, or
- ☐ The location of the IRS District office that issued the lien,
- ☐ The name and address of the taxpayer, and
- ☐ The date and place the lien was filed.

- ☐ A detailed description of the property to be sold including the location of the property (if real property, include the street address, city, state, the legal description contained in the title or deed to the property, and if available, a copy of the abstract of title).

- ☐ The date, place, time, and terms of the proposed sale.

- ☐ The approximate amount of the principal obligation, including interest due the person selling the property and a description of other expenses that may be charged against the sale proceeds.

- ☐ A notice of sale shall be given, in writing, by registered or certified mail or by personal service **not less than 25 days before the sale** to Area Director - Compliance, Internal Revenue Service, 801 Broadway, MDP 53, Nashville, TN 37203.

- ☐ Miscellaneous NOTICE OF FEDERAL TAX LIEN IS SENIOR TO FORECLOSING INSTRUMENT & WILL SURVIVE THE SALE.

- ☐ Our records indicate that the Federal Tax Lien identified in your notice of foreclosure does not attach to the property to be sold. Enclosed Publication 1024 explaining how to apply for a Certificate of Nonattachment of Federal Tax Lien.

We are enclosing a copy of our Publication 786, which gives instructions for the preparation of an adequate and timely notice.

Your sale will not extinguish our tax lien(s). If you conduct the sale, you will need to apply for a discharge. Publication 783, How to Apply for a Certificate of Discharge of Property from Federal Tax Lien, is enclosed. A payment may be required to secure the discharge.

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 us. 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 H. Walsh
Technical Support Group Manager

Enclosure