RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Dwight Crowder and Rosa G. Crowder

GRANTEE(s)
Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, New York 14203-2399, Trustee for Securitization Series 1997-2, Agreement dated 03-01-97

Davidson County DEEDTRS
Recvd: 01/24/02 10:59 3pgs
Fees:18.00 Taxes:259.09

20020124-0009882

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 30, 1997 and recorded on April 8, 1997 at Book 10410, Page 594 in the Register's Office of Davidson County, Tennessee, Dwight Crowder, and Rosa G. Crowder conveyed to John M. Jordan, Davidson County, TN, as Trustee for Conti Mortgage Corporation, the hereinafter-described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on December 8, 2000 as Instrument No. 20001208-0120966 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 has requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement notice was given that the sale was to be held on January 2, 2002 at the Davidson County Courthouse in Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, New York 14203-2399, Trustee for Securitization Series 1997-2, Agreement dated 03-01-97, at and for the sum of $70,025.07, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, New York 14203-2399, Trustee for Securitization Series 1997-2, Agreement dated 03-01-97 of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, New York 14203-2399, Trustee for Securitization Series 1997-2, Agreement dated 03-01-97, its successors and assigns, the property above mentioned and now

further described as being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot Number 40 on the Block B, on the map of Woodlawn Estates, of record in Book 843, Page 82, Register's Office for said County. Said Lot Number 40 fronts 101 feet on the South side of Dupont Avenue and runs back between parallel line 165 feet to a dead line. Being the same property conveyed to Calvin C. Crowder and wife, Rosa G. Crowder by deed from James A. Brooks and wife, Frances M. Brooks of record in Book 3888 Page 96 Register's Office for Davidson County, Tennessee. Calvin C. Crowder now being deceased.

Commonly known as: 314 Dupont Avenue, Davidson, Tennessee 37115

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, New York 14203-2399, Trustee for Securitization Series 1997-2, Agreement dated 03-01-97, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 11th day of January, 2002.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 11th day of January, 2002, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

DAVID W. WALKER NOTARY PUBLIC PULASKI COUNTY, AR

Notary Public

My Commission Expires: 08/06/07

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $70,025.07, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

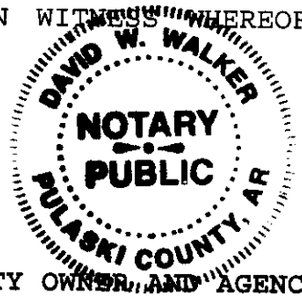
Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 11th day of January, 2002, before me, a notary public within and for the county and state aforesaid, personally appeared Robert M. Wilson, Jr., known to me to be the person described in and who executed the foregoing instrument, and who acknowledged that he executed the same as Successor-Trustee for the purposes therein contained as his free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Notary Public

My Commission Expires: 08/06/07

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, New York 14203-2399, Trustee for Securitization Series 1997-2, Agreement dated 03-01-97
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 43/09/231.00

Loan No. 2037393986

DSTDeedforPMI_BBoone_020102_1603

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388