RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
James Montgomery

GRANTEE(s)
Manufacturers & Traders Trust Company, One M & T Plaza, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97

Davidson County DEEDTRS
Recvd: 02/11/02 15:11 3pgs
Fees:18.00 Taxes:256.28
20020211-0018036

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 24, 1997 and recorded on October 6, 1997 at Book 10636, Page 158 in the Register's Office of Davidson County, Tennessee, James Montgomery conveyed to John M. Jordan, Davidson County, as Trustee for First Federal Thrift, 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 March 2, 2001 as Instrument No. 20010302-0019975 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 30, 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, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97, at and for the sum of $69,264.24, 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, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97 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, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97, 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 No. 13 on the Plan of Section One, Rose Estates of record in Book 3600, Page 37, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot. Being the same property conveyed to James E. Montgomery by Deed from Paul Joyce, unmarried of record in Book 8429, Page 875 Register's Office for Davidson County, Tennessee.

Commonly known as: 847 Rose Park Drive, Nashville, Tennessee 37206

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, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97, 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 30 day of Jan, 2002.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 30 day of Jan, 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.

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp 8-10-2011

Lena M. Nagle
Notary Public

My Commission Expires: _____

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 $69,264.24, 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 30 day of Jan, 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.

Lena M. Nagle
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

Lena M. Nagle
Notary Public

My Commission Expires: _____

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Manufacturers & Traders Trust Company, One M & T Plaza, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 84/01/132.00

Loan No. 2049446822

DSTDeedforPMI_BBoone_020130_1550

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