Davidson County DEEDTRS
Recvd: 02/21/02 08:13 2pgs
Fees:13.00 Taxes:249.86
20020221-0021929

This Instrument was prepared by:
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4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427

SUBSTITUTE TRUSTEE'S DEED

On the 17th day of September, 1996, **REGINALD L. CHAMBERLAIN, and wife, DOROTHY CHAMBERLAIN** executed a Deed of Trust to James A. Crislip as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 10204, Page 686** 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 in **Instrument No. 20011112-0124076.**

The property is known as 392 Kingview Drive, Nashville, Tennessee 37218 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 December 6, December 13 and December 20, 2001. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, December 28, 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 **BANKERS TRUST COMPANY OF CALIFORNIA, NA under UCFC Loan Trust 1996-C1** for the sum of **$67,529.00**, which was the highest and best valid bid offered, and the purchaser, **BANKERS TRUST COMPANY OF CALIFORNIA, NA under UCFC Loan Trust 1996-C1** 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 **BANKERS TRUST COMPANY OF CALIFORNIA, NA under UCFC Loan Trust 1996-C1**, the property above mentioned and now more fully described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 147 ON THE PLAN OF SECTION 4-A, HAYNES PARK, OF RECORD IN BOOK 4860 PAGE 38, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 147 FRONTS 70.0 FEET ON THE NORTHWESTERLY MARGIN OF KINGVIEW DR. AND EXTENDS BACK 153.66 FEET ON THE NORTHEASTERLY LINE AND 157.41 FEET ON THE SOUTHWESTERLY LINE TO A DEAD LINE ION THE REAR, MEASURING 81.96 FEET THEREON.

This being the same property described by deed of record in Book 5295, Page 180, in the Register's Office of Davidson County, TN.

Parcel No. 69-04-204.00

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 28th day of December, 2001.

Benjamin T. Wages

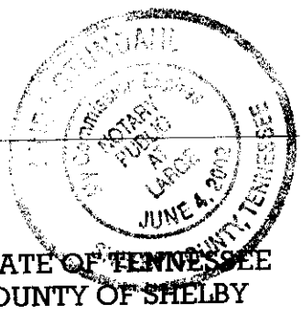
BENJAMIN T. WAGES, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 28th day of December, 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.

NOTARY PUBLIC



AFFIDAVIT OF VALUE

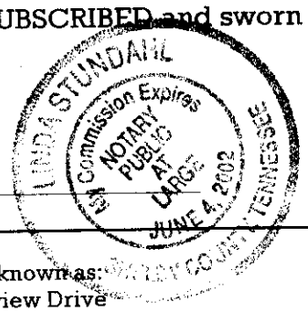
STATE OF TENNESSEE
COUNTY OF SHELBY

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, **$67,529.00**, 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 28th day of December, 2001.

NOTARY PUBLIC



FOR REGISTER'S USE ONLY

Property known as:
392 Kingview Drive
Nashville, TN 37218

GRANTEE & Send Tax Notice to:
Bankers Trust Company of California, NA
c/o EMC Mortgage Corporation
P.O. Box 141358
Irving, TX 75014-1358

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