BOX 29

THIS INSTRUMENT PREPARED BY:
J. Blake Freeman, Attorney
51 Century Boulevard, Ste. 110
Nashville, TN 37214-3614

Map 93-13, Group A, Parcel 602 CO

Davidson County DEEDWARR
Recvd: 03/27/02 09:56 2pgs
Fees:13.00 Taxes:170.20
20020327-0037065

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged by the Grantor, **Bankers Trust Company of CA, NA as Trustee for UCFC Loan Trust 1997-D,** does hereby bargain, sell, transfer and convey unto **Frank H. Doyal and wife, Diane M. Doyal** , their heirs and assigns, that certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Unit No. 602 of Spence Manor Condominiums created under Title 66, Chapter 27, Section 101, et seq., as amended, Tennessee Code Annotated, as established by a Master Deed of record in Book 6794, page 219, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the common elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made for the plat of Spence Manor Condominium as set forth in Exhibit A-2 of said Master Deed for a more complete identification and description of such unit.

BEING the same property conveyed Bankers Trust Company of CA, NA as Trustee for UCFC Loan Trust 1997-D, by Substitute Trustee's Deed filed at Instrument No. 20010801-0081471, said Register's Office.

Property address is 11 Music Square East, #602, Nashville, TN 37203

TO HAVE AND TO HOLD said tract or parcel of land together with the appurtenances, estate, title and interest thereto belonging unto the said Grantee, **Frank H. Doyal and wife, Diane M. Doyal,** their heirs and assigns, forever.

Said Grantor warrants the title to said property against the claims of all persons claiming or to claim the same or any part thereof by, through or under the said Grantor, but not otherwise.

IN WITNESS WHEREOF, the said Grantor has executed this deed this 20 day of March, 2002.

Bankers Trust Company of CA, NA, as Trustee
For UCFC Loan Trust 1997-D

By: Matrix Asset Management, Attorney in Fact

By: MATRIX ASSET MANAGEMENT
As Attorney-in-Fact
By: _____
Claudia Smith, asst Secy

Its: _____ Date 3/20/02

STATE OF COLORADO
COUNTY OF Denver

Before me, the undersigned, of the State and County aforesaid, personally appeared Claudia Smith, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be Asst. Secretary of Matrix Asset Management, Attorney in Fact for Bankers Trust Company of CA, NA, as Trustee, the within named bargainor, a corporation, and that he/she as such Asst Secretary of Matrix Asset Management executed the foregoing instrument for the purposes therein contained and acknowledged that he/she executed the same as the free act and deed of Bankers Trust Company of CA, NA, as Trustee.

Witness my hand this 20 day of March, 2002.

Diane Matheus
Notary Public

My Commission Expires: 9-27-2004

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NAME NEW OWNER(S):
Mr. & Mrs. Frank H. Doyal
31 Bridlington Court
Brentwood, TN 37027

SEND TAX BILLS TO:
New Owners

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STATE OF TENNESSEE DAVIDSON COUNTY ss:

The actual consideration or value, whichever is greater, for this transfer is $46,000.00

Frank H Doyal
Affiant

Subscribed and sworn to before me this 22 day of March, 2002.

Ollie Mai Parsley
Notary Public

My Commission Expires:

OLLIE MAI PARSLEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires JAN. 25, 2003