Davidson County DEEDTRS
Recvd: 04/15/02 08:43 3pgs
Fees:18.00 Taxes:241.00
20020415-0045880

This Instrument Prepared by:

SUSAN R. LIMOR, ATTORNEY AT LAW
A PROFESSIONAL CORPORATION
2814 Dogwood Place
Nashville, TN 37204
Telephone: (615) 742-1304
Telecopier: (615) 742-0858

SUBSTITUTE TRUSTEE'S DEED

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL NUMBER:
First Union National Bank as Trustee for Emergent Home Equity Loan Pass - Through Certificates, Series 1997-01 113 Reed Avenue Lexington, SC 29072	SAME	72-9-313.00

WHEREAS, Kenneth Copeland and Bridgett G. Copeland, (collectively the "GRANTORS"), by that certain Deed of Trust dated January 10, 1997, (the "Deed of Trust"), being of record in Book 10323, page 406, Register's Office for **DAVIDSON** County, Tennessee, conveyed to security Escrow and Title Company, Inc., Trustee, Trustee, the Property (as hereinafter defined) to secure the payment of a certain indebtedness described in the Deed Of Trust (the "Indebtedness"), as further evidenced by borrower's Promissory Note, and Security Agreement, of even date, to First Union National Bank as Trustee for Emergent Home Equity Loan Pass – through Certificates, Series 1997-01, (the "Lender"); and

WHEREAS, default was made in the payment of said indebtedness and the lawful holder and owner thereof declared the entire balance of said note immediately due and payable and made demand upon me, Susan R. Limor, Attorney at Law, A Professional Corporation, Substitute Trustee, to exercise the power of sale contained in said Deed of Trust, and sell the property at public sale; and

WHEREAS, said sale of property was advertised in the Daily News, a newspaper published in **DAVIDSON** County, Tennessee, for 3 consecutive weeks, all in accordance with the terms of the said Deed of Trust; and

WHEREAS, the sale was held on the 5th day of April, 2002, at 12:00 o'clock p.m., at the front door of the Courthouse in **DAVIDSON** County, **NASHVILLE**, Tennessee, the highest, last and best bid received at the sale was in the amount of $65,134.32, cash, said offer and bid having been made by First Union National Bank as Trustee for Emergent Home Equity Loan Pass - Through Certificates, Series 1997-01.

NOW, THEREFORE, in consideration of said sum, I, Susan R. Limor, Attorney at Law, A Professional Corporation, Substitute Trustee, have bargained and sold and by these presents do hereby transfer and convey to the said First Union National Bank as Trustee for Emergent Home Equity Loan Pass - Through Certificates, Series 1997-01,

its successors, heirs, and assigns, that certain tract or parcel of land in **DAVIDSON** County, Tennessee, to-wit:

Situated in Davidson County, TN.

All that piece, parcel or lot of land situate, lying and being in Davidson County, TN and known and designated as Lot No. 64 on the Plan of Irvington, recorded in Book 843, page 60, of the Davidson County Register of Deeds Office, reference to which is hereby made for a more particular description.

Being the same property conveyed from Robert D. Shemin, married to Kenneth Copeland, married by deed dated 01/10/97 and recorded 01/17/97 in book 10323, page 400 of the public records of Davidson County, TN.

Tax Map Reference: 72-9-313.00

The street address of the Property is believed to be 925 Carolyn Avenue, Nashville, Tennessee 37216, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

TO HAVE AND TO HOLD, said tract or parcel of land, with the appurtenances, estate and title, and interest thereto belonging to the said First Union National Bank as Trustee for Emergent Home Equity Loan Pass - Through Certificates, Series 1997-01, its successors, heirs, and assigns forever.

This conveyance is made by me as Substitute Trustee of all my right, title and interest in the property as described in the within above-referenced Deed of Trust, without warranty of any kind, and no further or otherwise. Specifically, this conveyance is made subject to, but not limited to, the following:

1. Any rights of the County Government resulting from the non-payment of state and county taxes for 1998 and subsequent years.
2. Rights of parties in actual possession of all or any part of the Property.
3. Subject to the liens of any unpaid assessments and/or special assessments.
4. All matters on the Plan of record in Book 843, page 60, said Register's Office.

Said conveyance is also subject to any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be or become a lien against the Property and subject to any and all liens, defects, encumbrances, adverse claims and other matters which may take priority over the Deed of Trust upon which this foreclosure sale was had, including, but not limited to, prior deeds of trust, fixture filings, easements, restrictions, building lines, and recorded Plans and subject to any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which have not been waived by such governmental agency. Said sale is also subject to matters which an accurate survey of the Property might disclose.

The Property is conveyed **AS IS, WHERE IS**, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, **THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.**

WITNESS my hand this 5th of April, 2002.

SUSAN R. LIMOR, ATTORNEY AT LAW
A PROFESSIONAL CORPORATION

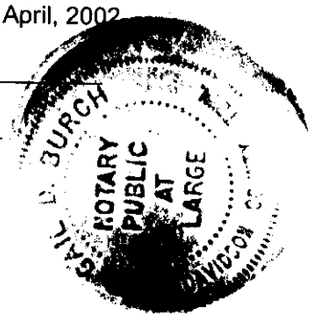
By: Mitzi A. Urquhart
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Mitzi A. Urquhart, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be an Officer of Susan R. Limor, Attorney at Law, A Professional Corporation, and that she as such Officer, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by herself as Officer.

Witness my hand and official seal at Nashville, Tennessee this 5th day of April, 2002.

Gail D. Burch
Notary Public
My Commission Expires: 11/26/2005



STATE OF TENNESSEE)
) **ss:**
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $65,134.32.

Mitzi A. Urquhart
Affiant

Subscribed and sworn to before me this 5th of April, 2002.

Gail D. Burch
Notary Public
My Commission Expires: 11/26/2005

