Davidson County DEEDTRS
Recvd: 06/27/02 09:42 2pgs
Fees:13.00 Taxes:123.92
20020627-0077311

This Instrument prepared by and return to:
Crislip, Philip & Associates
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427
5042767)

SUBSTITUTE TRUSTEE'S DEED

On the 30th day of January, 1998 MARSHALL LEX KENDALL and wife, CAROL KENDALL 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 10787, PAGE 369 and James A. Crislip, Jr. 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 as Instrument No. 20020510-0058054.

The property is known as 206 Rain Avenue, Nashville, Tennessee 37203 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 May 23, May 30 and June 6, 2002. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, June 14, 2002 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 as Trustee under UCFC Trust Fund 1998-A for the sum of $33,491.00, which was the highest and best valid bid offered, and the purchaser, Bankers Trust Company of California, NA as Trustee under UCFC Trust Fund 1998-A, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, James A. Crislip, Jr., Substitute Trustee, does hereby bargain, sells, and conveys unto the said Bankers Trust Company of California, NA as Trustee under UCFC Trust Fund 1998-A, the property above mentioned and now more fully described as follows:

Land in Davidson County, Tennessee, being Lot No. 3 on the plan of Rains Heights, of record in Book 2663, Page 85, Register's Office for said County.

Said Lot No. 3 fronts 52.0 feet on the easterly margin of Rains Avenue and extends back 134.0 feet on the northerly line and 90.0 feet on the southerly line to a dead line in rear, measuring 68.2 feet thereon.

Being the property described by deed of record in BOOK 10787, PAGE 366, in the Register's Office for Davidson County, TN.

Parcel No. 105-11-36.00

The said James A. Crislip, Jr., 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.

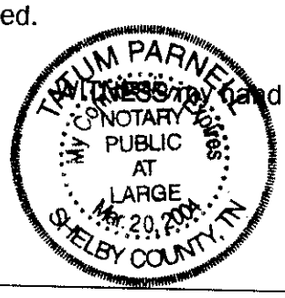
IN WITNESS WHEREOF, the said James A. Crislip, Jr., Substitute Trustee, has hereunto set his hand this 14th day of June, 2002.

James A. Crislip, Jr.

JAMES A. CRISLIP, JR., SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th day of June, 2002, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared James A. Crislip, Jr., 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.

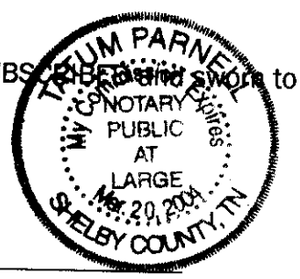
NOTARY PUBLIC

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,$33,491.00, 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 14th day of June, 2002.

NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
206 Rains Avenue
Nashville, Tennessee 37203

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

This Instrument was prepared by:
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