RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Evelyn Finch

GRANTEE(s)
Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Agreement dated 06-01-97

Davidson County DEEDTRS
Recvd: 07/11/02 10:42 3pgs
Fees:18.00 Taxes:165.55

20020711-0083468

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 29, 1997 and recorded on February 5, 1997 at Book 10340, Page 564 in the Register's Office of Davidson County, Tennessee, Evelyn Finch conveyed to Bridgehouse Title Company, as Trustee for Emergent Mortgage Corporation, a Corporation, 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 May 14, 2002 as Instrument No. 20020514-0059289 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 June 26, 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, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Agreement dated 06-01-97, at and for the sum of $44,743.76, 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, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Agreement dated 06-01-97 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, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Agreement dated 06-01-97, 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 Number 49 on the Map of S.A. Champion's Subdivision, as of record in Book 161, Page 132, Register's Office for said County. Said Lot Number 49 fronts 50 feet on the Southerly side Osage Street and runs back between parallel lines, 150 feet to an alley. Being the same property conveyed to J.B. Finch and wife, Iona Finch by deed from Dr. A. P.

Johnson, Sr. and wife, Sadie Johnson of record in Book 4443, Page 121 and Book 4488, Page 653, Register's Office for Davidson County, Tennessee. The said J. B. Finch having predeceased Iona Finch, said property vested in Iona Finch as the surviving tenant by the entirety. The said Iona Finch having since died and by her Last Will and Testament of record in Book 9880, Page 103, said Register's Office, subject property vested in Evelyn Finch.

Commonly known as: 2105 Osage Street, Nashville, Tennessee 37208

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, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Agreement dated 06-01-97, 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 26th day of June 2002

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 26th day of June, 2002.

DAVID W. WALKER NOTARY PUBLIC PULASKI COUNTY, AR

Notary Public

My Commission Expires: 08/06/07

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 $44,743.76, 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

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 26th day of June, 2002.

Notary Public

My Commission Expires: 08/06/07

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Agreement dated 06-01-97
338 South Warminster Road
Hatboro, PA 19040

DAVID W. WALK NOTARY PUBLIC PULASKI COUNTY

Parcel No. 81/11/129.00

DSTDeedforPMI_BBoone_020626_1127

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