RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
David VanKoevering and Rebecca VanKoevering

GRANTEE(s)
The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F)

Davidson County DEEDTRS
Recvd: 08/26/02 10:48 3pgs
Fees:18.00 Taxes:604.69
20020826-0102762

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 2, 1999 and recorded on September 14, 1999 at Book 11661, Page 735 in the Register's Office of Davidson County, Tennessee, David VanKoevering, and Rebecca VanKoevering conveyed to Robbie L. McLean, as Trustee for EQCC of TN, Inc., 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 July 1, 2002 as Instrument No. 20020701-0078591 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 August 7, 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 The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), at and for the sum of $163,429.44, 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 The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F) 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 The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), 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 204 on the Plan of Lakeshore, Phase 2A, of record in Plat Book 7900, Page 425, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description. Being the same property conveyed to David VanKoevering and wife, Rebecca VanKoevering, by deed from Frank Batson Homes, Inc., of record in Book 8956, Page 646, Register's Office for Davidson County, Tennessee.

Commonly known as: 5420 Mainsail Lane, Hermitage, Tennessee 37076

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 The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), 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 1 day of Aug, 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 1 day of Aug, 2002.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-2011

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 $163,429.44, 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 7 day of Aug, 2002.

Lena M. Nagle
Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Expires 8-10-2011

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F)
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 98-09-O-A-87.00

DSTDeedforPMI_DWalker_020807_1437

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

W&A No. 845-202943