$394.91

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
MEMPHIS, TN 38117
(901) 525-2427
8044041799)

Davidson County DEEDTRS
Recvd: 12/06/02 15:03 2pgs
Fees:13.00 Taxes:381.91
20021206-0150893

SUBSTITUTE TRUSTEE'S DEED

On the 19th day of August, 1999, **MILDRED MANNINGS** executed a Deed of Trust to John Lowe as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **BOOK 11637, PAGE 569** and Paul N. Royal 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. 200005080046027.**

The property is known as 105 Clearlake Drive East, Nashville, Tennessee 37217 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 October 17, October 24, and October 31, 2002. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, November 8, 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 **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2** for the sum of **$103,219.00**, which was the highest and best valid bid offered, and the **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2,** has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2**, the property above mentioned and now more fully described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 191 ON THE PLAN OF SECTION FOUR, PRIEST LAKE PARK, AS OF RECORD IN BOOK 4460, PAGES 15, 16 AND 17, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

Being the same property described by deed of record in BOOK 11235, PAGE 394, in the Register's Office for Davidson County, Tennessee.

Parcel No. 136-07-124.00

The said Paul N. Royal, 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.

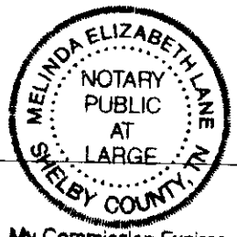
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 8th day of November, 2002.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 8th day of November, 2002, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, 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.



Melinda Elizabeth Lane
NOTARY PUBLIC

My Commission Expires
September 13, 2006

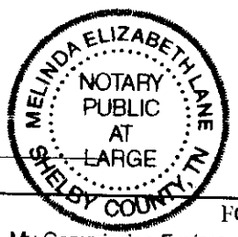
AFFIDAVIT OF VALUE

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, **$103,219.00**, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

P N R
AFFIANT

SUBSCRIBED and sworn to before me this 8th day of November, 2002.



Melinda Elizabeth Lane
NOTARY PUBLIC

My Commission Expires
September 13, 2006

FOR REGISTER'S USE ONLY

Property known as:
105 Clearlake Drive East
Nashville, Tennessee 37217

GRANTEE (new owner) & Send Tax Notice to:
The Bank of New York
c/o Fairbanks Capital Corp.
3815 South West Temple
Salt Lake City, UT 84115-4412

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