THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

NAME: James T. Ware

S&K#: 01-3193
LOAN#: 8044017997

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 24, 1996, recorded in Book 10032, Page 258, Register's Office of DAVIDSON County, Tennessee, James Ware, conveyed to John Lowe, Trustee, 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 appointed the undersigned as Substitute Trustee by Instrument of record in Instrument No. 20020828-0104288, in the Register's Office of DAVIDSON County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 sale Deed of Trust by which advertisement the sale was appointed to be held on October 9, 2002, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 First Bank National Association Trust U/A dated 5/1/96 (EQCC Home Equity Loan Trust 1996-2)., whose address is P.O. Box 1900, Hatboro, PA 19040, at and for the sum of $83,286.10, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by First Bank National Association Trust U/A dated 5/1/96 (EQCC Home Equity Loan Trust 1996-2)., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said First Bank National Association Trust U/A dated 5/1/96 (EQCC Home Equity Loan Trust 1996-2)., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 685 on the Plan of Section Four, Parkwood Estates, of record in Plat Book 3300, Pages 79 and 80, Register's Office for said County.

Davidson County DEEDTRS
Recvd: 12/11/02 09:38 3pgs
Fees:18.00 Taxes:308.16



20021211-0152610

Said Lot Number 685 fronts 68.0 feet on the southerly margin of Doverside and extends back 162.33 feet on the easterly line and 198.24 feet on the westerly line which is broken to a dead line in the rear being the northerly margin of Briley Parkway, measuring 101.6 feet thereon.

This legal description is identical with that in Trust Deed recorded in Book 10032, Page 258, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 10032, Page 258, Register's Office of DAVIDSON County, Tennessee.

Being the same property vested in Venture Properties, by Final Decree confirming Sale of Record in Book 11208, Page 100, Register's Office for Davidson County, Tennessee. Further being the same property vested in James T. Ware, by Decree for Redemption of record at Instrument No. 199912150303447 in said Register's Office. Said property being further conveyed to Stephen C. Taylor, Sr. by Final Decree confirming Sale of Record at Instrument No. 20011126-0128450 in said Register's Office. See Decree for Redemption recorded at Instrument No. 20020812-0097449, Register's Office for said County, vesting subject property in James T. Ware.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto First Bank National Association Trust U/A dated 5/1/96 (EQCC Home Equity Loan Trust 1996-2)., its successors and assigns, in fee simple forever, to whom the said Denise Griffin, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on October 9, 2002.

Denise Griffin, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On October 9, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office on the day and year above written.

12/20/05
My commission expires:

Notary Public

01-3193

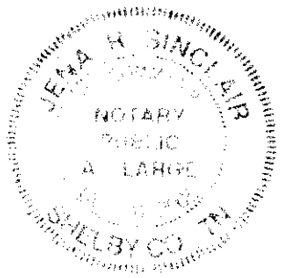
I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $83,286.10, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on October 9, 2002.

12/7/2005
My commission expires:

Notary Public



PROPERTY ADDRESS: 3212 Doverside Drive, NASHVILLE, TN, 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association Trust U/A dated 5/1/96 (EQCC Home Equity Loan Trust 1996-2).
P.O. Box 1900
Hatboro, PA 19040

S & K #:01-3193
Map & Parcel -50-14/68