RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Rachel A. Freels

GRANTEE(s)
US Bank National Association as Trustee for EQCC Home Equity Loan Trust, 1998-1

Davidson County DEEDTRS
Recvd: 01/08/03 09:14 3pgs
Fees:18.00 Taxes:59.79
20030108-0003148

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 4, 1997 and recorded on December 8, 1997 at Book 10711, Page 742 in the Register's Office of Davidson County, Tennessee, Rachel A. Freels conveyed to John Lowe, 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 October 21, 2002 as Instrument No. 20021021-0128912 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 October 30, 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 US Bank National Association as Trustee for EQCC Home Equity Loan Trust, 1998-1, at and for the sum of $16,159.19, 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 US Bank National Association as Trustee for EQCC Home Equity Loan Trust, 1998-1 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 US Bank National Association as Trustee for EQCC Home Equity Loan Trust, 1998-1, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit: Being the Northerly parts of Lots Number 26 and 27 on the map of Carter Lane Place, as of record in Book 547, Page 105, Register's Office for said County. Said parts of Lots Numbers 26 and 27 front 41.25 (feet) on the Westerly side of Apex, formerly Nathan Street, and run back with the Southerly margin of Carter Street 100 feet to a dead line and measures 42.5 feet thereon. Being the same property conveyed to Rachel A. Freels by deed

from W. R. Covington and wife, Christine Covington, dated August 13, 1982, recorded August 19, 1982, Book 5926, Page 571, Register's Office for Davidson County, Tennessee.

Commonly known as: 878 Apex Street, Nashville, Tennessee 37206

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 US Bank National Association as Trustee for EQCC Home Equity Loan Trust, 1998-1, 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 30 day of October, 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 LR. this 30 day of October, 2002.

Notary Public

My Commission Expires: Angela M. Galiano NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 7-10-2011

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 $16,159.19, 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 LR this 30 day of October, 2002.

Notary Public

Angela M. Galiano
NOTARY PUBLIC
Pulaski County, Arkansas
My Commission Exp. 8-10-2011

My Commission Expires:

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
US Bank National Association as Trustee for EQCC Home Equity Loan Trust, 1998-1
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 82-04-232.00

DSTDeedforPMI_KAlston_021204_1310

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