RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Betty Leigh Bienen

GRANTEE(s)
U.S. Bank National Association, f/k/a First Bank National Association TU U/A dated 03/01/99 (EQCC Home Equity Loan Trust 1999-1)

Davidson County DEEDTRS
Recvd: 02/07/03 14:10 3pgs
Fees:18.00 Taxes:761.13
20030207-0017446

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 29, 1999 and recorded on February 8, 1999 at Book 11331, Page 562 in the Register's Office of Davidson County, Tennessee, Betty Leigh Bienen and Richard Bienen 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 December 18, 2002 as Instrument No. 20021218-0155841 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 January 23, 2003 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 U.S. Bank National Association, f/k/a First Bank National Association Trust acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1999-1, at and for the sum of $205,710.92, 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.

WHEREAS, the said U.S. Bank National Association, f/k/a First Bank National Association Trust acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1999-1 has assigned its interest in the said property to U.S. Bank National Association, f/k/a First Bank National Association TU U/A dated 03/01/99 (EQCC Home Equity Loan Trust 1999-1), and unto its successors and assigns; and

NOW, THEREFORE, in consideration of the premises and the payment by U.S. Bank National Association, f/k/a First Bank National Association TU U/A dated 03/01/99 (EQCC Home Equity Loan Trust 1999-1) 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 U.S. Bank National Association, f/k/a First Bank National Association TU U/A dated 03/01/99 (EQCC Home Equity Loan Trust 1999-1), 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 30 on the plan of Harpeth Acres, Section Seven, of record in Book 2331, Page 154, Register's Office for said County. Said Lot Number 30 fronts 220.0 feet on the Northeasterly margin of Burton Valley Road and extends back 220.0 feet on the Northwesterly line and 180.8 feet on the Southeasterly line to a dead line in the rear, measuring 223.3 feet thereon. Being the same property conveyed to Betty Leigh Bienen, unmarried, by deed from James H. Patton V, and wife, Jane E. Patton, of record in Book 11331, Page 558, Register's Office for Davidson County, Tennessee.

Commonly known as: 1314 Burton Valley Road, Davidson, Tennessee 37215

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 U.S. Bank National Association, f/k/a First Bank National Association TU U/A dated 03/01/99 (EQCC Home Equity Loan Trust 1999-1), 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 23rd day of January, 2003.

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 23rd day of January, 2003.

Notary Public

My Commission Expires:

STACY J. MAJORS NOTARY SEAL MY COMMISSION EXPIRES 06-02-2006 NOTARY PUBLIC COUNTY OF PULASKI STATE OF ARKANSAS

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 $205,710.92, 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.

W&A No. 845-2022176

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 23rd day of January, 2003.

Notary Public

My Commission Expires:

STACY J. MAJORS NOTARY SEAL MY COMMISSION EXPIRES 06-02-2008 NOTARY PUBLIC COUNTY OF PULASKI STATE OF ARKANSAS

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Bank National Association, f/k/a First Bank National Association Trust acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1999-1
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 131-15-5.00

DSTDeedforPMI_DWalker_030124_ 827

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. 845-2022176