This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427
1672179)

SUBSTITUTE TRUSTEE'S DEED

On the 7th day of February, 1986, **PRINCE FRED ADOM and ROBERT E. TAYLOR and wife, GEORGIA A. TAYLOR** executed a Deed of Trust to D. Gene Merrill and Frederick E. Brooks, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 6800, Page 89** and John B. Philip of Shelby County, Tennessee was substituted in its place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee in **Instrument No. 20030103-0001374.**

The property is known as 451 Rodger Williams, Nashville, TN 37207 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 January 16, January 23, and January 30, 2003. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, February 7, 2003 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse at the South steps 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 **Norwest Bank Minnesota, N.A. as Trustee, for Certificate Holders of SACO1 Series, 1999-2 (HUD Loans)** for the sum of **$32,300.00**, which was the highest and best valid bid offered, and the purchaser,**Norwest Bank Minnesota, N.A. as Trustee, for Certificate Holders of SACO1 Series, 1999-2 (HUD Loans)** has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said **Norwest Bank Minnesota, N.A. as Trustee, for Certificate Holders of SACO1 Series, 1999-2 (HUD Loans)**, the property above mentioned and now more fully described as follows:

Land in Davidson County, Tennessee, being Lot No. 42A, Zone Lot Division of Lot 42 on the resubdivision of Lot 42 on the Plan of John J. Rucker Subdivision as of record in Book 6250, Page 651, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This being the same property described by deed of record in Book 6800, Page 86, in the Register's Office for Davidson County, TN.

Parcel No. 71-02-102.00

The said John B. Philip, 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 John B. Philip, Substitute Trustee, has hereunto set his hand this 7th day of February, 2003.

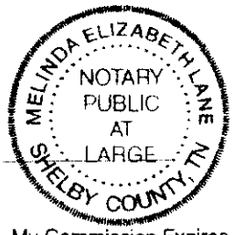
JOHN B. PHILIP, SUBSTITUTE TRUSTEE

Davidson County DEEDTRS
Recvd: 02/19/03 14:00 2pgs
Fees:13.00 Taxes:119.51
20030219-0021834

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 7th day of February, 2003, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, 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

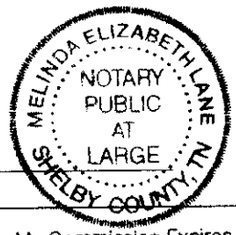
AFFIDAVIT OF VALUE

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, **$32,300.00** which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

John B Philip
AFFIANT

SUBSCRIBED and sworn to before me this 7th day of February, 2003.



Melinda Elizabeth Lane
NOTARY PUBLIC

My Commission Expires
September 13, 2006

FOR REGISTER'S USE ONLY

Property known as
451 Rodger Williams
Nashville, TN 37207

GRANTEE & Send Tax Notice to:
Norwest Bank Minnesota, N.A.
% EMC Mortgage Corporation
P.O. Box 141358
Irving, TX 75014-1358

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