Davidson County DEEDTRS
Recvd: 04/15/03 08:51 2pgs
Fees:13.00 Taxes:282.12
20030415-0049724

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

5041660)

SUBSTITUTE TRUSTEE'S DEED

On the 27th day of March, 1997, DOROTHY GUY executed a Deed of Trust to James A. Crislip, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in Book 10399, Page 64 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 in Instrument No. 20030207-0017359.

The property is known as 3807 Elkins Ave., Nashville, TN 37209 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 February 20, February 27, and March 6, 2003. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, March 14, 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 Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997 for the sum of $76,249.00, which was the highest and best valid bid offered, and the purchaser, Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997 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 Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997, the property above mentioned and now more fully described as follows:

Being Lot No. 4 and the easterly half of Lot No. 5 of Block No. 24 in Charlotte Park Company's Second Addition to Nashville, a plan of which is of record in Book 57, Pages 160 and 161, Register's Office for said County.

Said Lot No. 4 and part of Lot No. 5 front together 75 feet on the southerly side of Elkins Avenue and run back between parallel lines 150 feet to an alley.

Being the property described by deed of record in Book 5521, Page 755, in the Register's Office for Davidson County, TN.

Parcel No. 92-13-211.00

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.

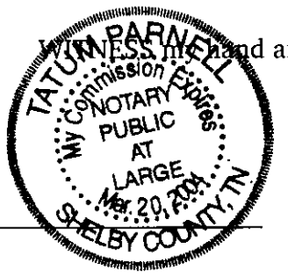
IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 14th day of March, 2003.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 14th day of March, 2003, 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.



NOTARY PUBLIC

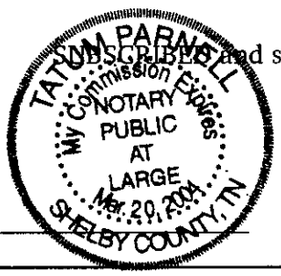
AFFIDAVIT OF VALUE

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, $76,249.00 which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 14th day of March, 2003.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as:
3807 Elkins Ave.
Nashville, TN 37209

GRANTEE & Send Tax Notice to:

Bankers Trust Company of California, N.A.
c/o EMC Mortgage Corporation
P.O. Box 141358
Irving, TX 75014-1358

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