Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-2107
8044052424

Davidson County DEEDWARR
Recvd: 06/11/03 15:52 7pgs
Fees:38.00 Taxes:210.90
20030611-0080949

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 29th day of May, 2003, by The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Charles Caudell, and spouse if any, Grantee, the following land in Davidson County, Tennessee:

Lot Number 177 on the Plan of Section 1, Bordeaux Gardens, of record in Book 3300, Page 91, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F) by Substitute Trustee's Deed from Robert M. Wilson, Jr., Substitute Trustee filed October 17, 2002, as instrument number 20021017-0127965 in the records of the Register's Office of Davidson County, Tennessee.

Commonly known as: 3238 Panorama Drive, Nashville, TN 37218.

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 Grantee and unto its successors and assigns forever.

Grantor covenants that it is seised and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), By Its Lawful Attorney-in-Fact, Fairbanks Capital Corporation

BY: _____

ITS: FRANK VISOCKY VICE PRESIDENT

Acknowledgment

State of PA)
)ss
County of Montgomery)

On this day before me, a Notary Public, personally appeared Frank Visocky, **to me personally well-known, who acknowledged that he/she is the** Vice President **of Fairbanks Capital Corporation, a corporation, as attorney-in-fact for The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.**

Witness my hand and seal this 22 **day of May, 2003.**

Notarial Seal
John A. LaRue III, Notary Public
Hatboro Boro, Montgomery County
My Commission Expires Mar. 26, 2006

_____
Notary Public

My commission expires:

_____

(Seal)

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $57,000.00, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

FRANK VISOCKY
VICE PRESIDENT

Affiant

Subscribed and sworn to before me this 22 day of May, 2003.

Notarial Seal
John A. LaRue III, Notary Public
Hatboro Boro, Montgomery County
My Commission Expires Mar. 26, 2006

Notary Public

My commission expires:

(Seal)

Property owner and party responsible for payment of taxes:
Charles Caudell
3238 Panorama Drive
Nashville, TN, 37218

Map No. 80-08-105.00

Return to:

WHEN RECORDED RETURN TO:
FAIRBANKS CAPITAL CORP.
DOCUMENT CONTROL DEPARTMENT
P.O. BOX 65250
SALT LAKE CITY, UT 84165-0250

13.00
2.00
2.00
3.00

033858

03 APR 24 PM 12:45

LIMITED POWER OF ATTORNEY

Pursuant to the terms of each Pooling and Servicing Agreement (each a "Servicing Agreement") identified in Exhibit "A" hereto, **THE BANK OF NEW YORK**, the trustee (the "Trustee") of the trust ("the "Trust") established under each Servicing Agreement, hereby constitutes and appoints **FAIRBANKS CAPITAL CORP.**, a Utah corporation and residential mortgage servicer (the "Servicer"), as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan (each, a "Mortgage Loan") or other asset held by a Trust:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage Loan which are now or shall after this date become due, owing or payable, or otherwise belong to the Trustee; to settle and compromise any of such debts or obligations that may be or become due to the Trustee; to endorse in the name of the Trustee for deposit in the appropriate account any instrument payable to or to the order of the Trustee; in each case with respect to a Mortgage Loan.

2. To make demand(s) on behalf of the Trustee upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as Servicer deems reasonably necessary or appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage Loan; to handle all aspects of foreclosure on behalf of the Trustee, including, but not limited to, conducting the foreclosure sale, bidding for the Trustee and executing all documents, including all deeds and conveyances, needed to effect such foreclosure sale and/or liquidation; to execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of REO Property, including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; to execute any documents or instruments in connection with any bankruptcy or receivorship of a mortgagor on a Mortgage Loan; to file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; to take such other actions and exercise such rights which may be taken by Trustee under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof; and to assign, convey, accept, or otherwise transfer, Trustee's interest in any Mortgage Loan.

3. To perform all other acts and do all other things as may be necessary or convenient to manage and service the Mortgage Loans under the terms of the Servicing Agreement.

This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney.

The rights, powers and authority of the Servicer as attorney-in-fact of the Trustee under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney which may be revoked at any time in writing by the Trustee.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New York.

IN WITNESS WHEREOF, the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 14th day of April, 2003.

THE BANK OF NEW YORK, AS TRUSTEE

By: _____
Name:
Title: DIANE PICKETT
VICE PRESIDENT

By: _____
Name:
Title: JOHN HANNON
ASSISTANT TREASURER

WITNESS:

By: _____
Name:
Title: ERIN ANDREA
Associate

WITNESS:

By: _____
Name:
Title: BRIAN SHAPIRO
Associate

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STATE OF NEW YORK)
) ss
COUNTY OF Queens)

On April 14, 2003, before me personally appeared DIANE PICKETT and JOHN HANNON, each of whom is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, The Bank of New York executed this Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the year and day in this certificate first written.

Notary Public

[NOTARIAL SEAL]

JOHN B. RICHARDSON
Notary Public, State of New York
No. 01RI6086683
Qualified in Queens County
Commission Expires Jan. 27, 2007

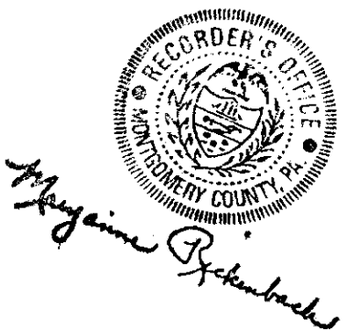
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Exhibit A To

The Bank of New York - Fairbanks Capital Corp.
Limited Power of Attorney

1. POOLING AND SERVICING AGREEMENT Dated as of December 1, 2001 EQCC RECEIVEABLES CORPORATION (Depositor) and EQUICREDIT CORPORATION OF AMERICA (Transferor and Initial Servicer) and BANK OF AMERICA, N.A. (Advancing Party) and FAIRBANKS CAPITAL CORP. (Expected Successor Servicer) and THE BANK OF NEW YORK (Trustee) EQCC ASSET BACKED CERTIFICATES, SERIES 2001-1F

2. POOLING AND SERVICING AGREEMENT Dated as of December 1, 2001 EQCC RECEIVEABLES CORPORATION (Depositor) and EQUICREDIT CORPORATION OF AMERICA (Transferor and Initial Servicer) and BANK OF AMERICA, N.A. (Advancing Party) and FAIRBANKS CAPITAL CORP. (Expected Successor Servicer) and THE BANK OF NEW YORK (Trustee) EQCC ASSET BACKED CERTIFICATES, SERIES 2001-2



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